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INLAND EMPIRE business journal

VOLUME 10, NUMBER 12

\$2.00 DECEMBER 1998



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**CLOSE UP:
CLIFF CUMMINGS**

**CORPORATE PROFILE:
INCO HOMES**

**WHO'S WHO IN
ACCOUNTING**

**"The Best
New Year's
Party on the
Planet!"**
- L.A. Times



Etta James



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Candy Kane



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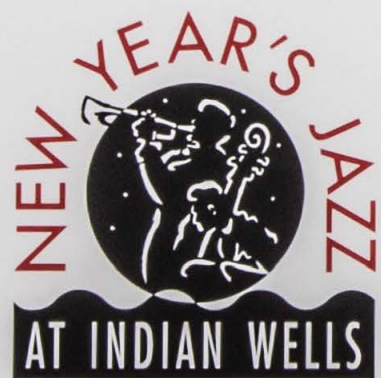
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DECEMBER 1998

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AT DEADLINE

Inland Empire Hiring Prospects Looking Up, Survey Finds

An industry-leading company's survey is predicting good fortunes for the Inland Empire's hiring trends for the coming months. Manpower Inc.'s quarterly review of nationwide businesses indicates that the country should have "seasonally strong" employment levels in the first quarter of 1999. Nationwide, 23 percent of surveyed companies indicated an intention to hire new staff.

Prospects in San Bernardino appear to be on the upswing with 33 percent of employers reporting plans to bring on new staff and only 13 percent planning cuts. The employments best prospects are in fields of non-durable goods manufacturing, services and public administration.

Nearly half of Riverside employers, about 46 percent, say they will be hiring, while 10 percent are planning cuts. The best outlooks are in construction, manufacturing and wholesale/retail.

In the Upland area, about one-third of employers are planning to hire early next year, and 6 percent are planning cuts.

The survey is based on interviews with 16,000 employers in 437 regions of the country. Manpower Inc. has been releasing the survey for 22 years. The company, of the world's largest employment firms, places people in 48 countries around the world.

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Desert Regional Medical Center recently unveiled a new Neonatal Intensive Care Unit (NICU) emergency transportation vehicle. For more information about this and many other exciting developments in Inland Empire health care, turn to our health care supplement. It begins on page 19.

Local Companies on Forbes Magazine List of 500 Largest Privately-Held Firms

Two of the Inland Empire's best known companies, including one which is about to be purchased, have been named to the *Forbes* magazine list of the 500 biggest private companies in the country.

Colton-based Stater Bros. Markets, operator of 112 supermarkets in the state, was ranked at 94, its second consecutive year in the

top 100. The company has more than 10,000 employees and had revenues \$1.74 billion last year.

Lewis Homes' group of companies, the Upland-headquartered residential developer, was listed at No. 314. The company reported \$732 million in revenues in its last

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NEW LAWS LIMIT ABILITY OF TEENS TO DRIVE ON-THE-JOB

A new federal law that went into effect on Oct. 31 has made significant changes to the limitations on the abilities of 16 and 17-year-olds to drive while on the job.

Under the new requirements, 16-year-olds are prohibited from driving at all on public roads. Previously, they were allowed to run errands and make deliveries in cars.

A limit of 20% of the work week and one-third of a single work day, is now in place for 17-year-olds who drive on the job. However, they may only drive for

their employer during daylight hours. Additionally, they may not tow vehicles, drive a designated route, make time-sensitive deliveries, transport passengers or otherwise be focused on driving for work.

The new rules apply whether the driver uses a company vehicle or a personal vehicle. Of course, teens are still required to possess a valid state driver's license. The Federal Department of Labor is in the process of establishing guidelines to help employers comply with the new law.

Governor-Elect Gray Davis Speaks Out on Welfare-to- Work Issues

The Employers' Group and Inland Empire Business Journal Publisher William J. Anthony recently had the opportunity to ask governor-elect Gray Davis about his position on the welfare-to-work programs.

The question was as follows: "How can California's welfare-to-work programs be made more employer accessible, and how will you be involved? Could you address such issues as transportation, child care, Workers' Comp and unemployment insurance?"

The governor-elect responded: "As we enter the post welfare reform environment, we must keep two important principles in the forefront of our minds; 1) providing for a measured transition to the workforce, and 2) a commitment to safeguard the helpless. Our children must not become the victims

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Survey: Higher Employee Satisfaction at Companies With Recognition, Performance Measures

A survey conducted by the Gallup Organization and the Carlson Marketing Group has found that companies which provide both recognition and job performance measurement have a higher level of satisfaction among their employees.

Perhaps more significantly, though, the survey found that almost 70% of employees prefer non-monetary forms of recognition as the best motivator.

The survey takes on additional

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See Page

CLOSE UP



Cliff Cummings

\$2.00

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ABOUT THE COVER

This month's cover honors artist Dick Hautman of Plymouth, Minnesota, who recently won first place in the Federal Duck Stamp Art Contest. His acrylic portrait of two greater scaup ducks flying across a wind-swept sea topped 336 other entries. It will be the 1999-2000 U.S. Fish and Wildlife Service duck stamp, which will go on sale on July 1, 1999. All waterfowl hunters are required to carry the current stamp.

QUOTES

I love mankind; it's people I can't stand.
— Charles Schulz

Research is what I'm doing when I don't know what I'm doing.
— Werner von Braun

Without art, the crudeness of reality would make the world unbearable.
— George Bernard Shaw

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HOLIDAY PREPARATIONS BEGIN AT UPS

What is big enough to create 90,000 jobs; necessitate 3,000 truck leases and 30 jet aircraft leases; and causes 500 extra cargo flights a day? Christmas, of course.

Those are just some of the steps that United Parcel Service will be taking to prepare to handle the Christmas peak season.

The company expects to move almost 300 million packages in the four weeks between Thanksgiving and Christmas. The busiest day in that period will be Tuesday, Dec. 22, company officials say. They expect to deliver approximately 17 million packages that day, six million more than their normal daily 11 million average. The day before, Dec. 21, is expected to be the busiest air express package pickup day in its 91-year history.

All of those parcels will flow through the company's five regional hubs, including the one at Ontario International Airport, each of which has made preparations for increased productivity. There will also be five regional jet gateways set up around the country to handle the increased traffic.

To get those packages to their destinations, UPS will be leasing 30 additional aircraft for its fleet of 218 for the peak week, all of which will combine for almost 1,000 flights every day, double the normal number.

Christmas preparation is a year-round process for the company. It begins with January reviews of December's performance, includes computer modeling of the coming year, and finishes with the hiring of 47,000 package handlers and 30,000 driver helpers.

From mid-November until the beginning of January, the company's 20-member planning staff will operate from special headquarters in Louisville, KY. That group manages the nationally sensitive delivery network through weather emergencies such as blizzards and fog, which can tie up resources needed elsewhere.

Gift givers will be busy, too. The company anticipates that the average of 400,000 Internet package tracking requests it receives each day will at least double and may reach the one million mark during the peak week.

CSUSB Offers Internal Auditing Course

Business owners and managers who are having trouble with fraud, or who just want to prevent it from becoming a problem, are encouraged to attend a new course at California State University San Bernardino which will focus on that problem exactly.

The internal auditing track (IAT) in the department of accounting and finance (DAF) will address several forms of the problem, including: credit card fraud, check forgery and counterfeiting, inventory theft, petty cash theft, falsified invoices and billing. The program is open to degree-seeking students as well as professionals seeking to enrich their knowledge.

More than 75% of respondents to a survey by KPMG reported at least one instance of fraud in their organizations. The major cause of these incidents was poor internal control. Internal control was also the primary system of detection used by most companies.

"The DAF recognizes the need for business students to learn about internal auditing," said Steven M. Mintz, a professor in the department. He added, "almost all employees in an organization will have occasion to deal with internal auditors on business-related and personal expenditures during their tenure with a company."

The DAF has begun the IAT as a specialized area of study, and has applied to the Institute of Internal Auditors for endorsement of the program. There are just 28 endorsed programs in the U.S.

The track includes core accounting classes and specialized courses in EDP auditing, accounting law, ethics and internal and operational auditing. The courses can be taken for degree work or simply for professional development.

For more information about the program call (909) 880-5704.

Unpleasant Tax Surprises Await Many Unaware Fund Investors

by Charles A. Jaffe

There are two things worse than losing money in mutual funds:

- paying a tax bill for your nonexistent winnings.

- selling losers only to owe instant taxes on new funds.

Welcome to the paradoxical distribution season of 1998, when a lot of money-losing funds will dole out capital gains that generate big tax bills, and when many investors will unknowingly make things worse by buying or trading.

If your current funds are headed for a big payout in the next few

weeks, it is too late to avoid the crunch. But if you are considering any moves, what you learn about your funds now could save you a

The best you can hope for is about \$100 taxes due for the privilege of losing some \$1,875 this year.

bundle when tax time rolls around.

Here's how and why:

By law, mutual funds must pay shareholders at least 98% of dividends and capital gains – profits made when

investments are sold – earned in a year. These payouts, usually made late in the year, are a tax burden for anyone who does not hold the fund in a tax-sheltered account or

continued on page 37

Hewlett Packard Donation Will Create New Computer Labs for Cal Poly Pomona

More than 8,300 students enrolled in Computer Information Systems (CIS) and Computer Science (CS) classes at Cal Poly Pomona will have hands-on learning opportunities in a new Advanced Telecommunication, Interactive Web Development and Software Engineering labs, thanks to a \$200,000 grant from Hewlett Packard.

By January, an estimated 45 percent of American households will have personal computers, and one-quarter of those will have Internet access. Of the 38 million

people who use the Internet, almost half are teenagers. These numbers highlight the need to provide tomorrow's leaders with computer skills. The new laboratories will help train students in software engineering to prepare them for employment positions such as programmer, systems analyst, database administrator, telecommunications analyst and others.

Hewlett Packard has made more than \$1.4 million in gifts to Cal Poly since the 1980s, and was recognized at the school's Nov. 12 Founder's Day gala dinner.

New Configuration Management Module Features Automatic ATP Calculations

ONLINE Software Labs (OSLabs), a Corona-based provider of enterprise resource planning (ERP) software and consultation, has announced the configuration management module for its DMACS (distribution, manufacturing, accounting, costing and simulation) ERP suite, said company spokesman Pat Noble.

The DMACS Configuration Management Module provides support for multiple Available-To-Promise calculations, a key feature for managing custom product configurations. Customer service is

greatly enhanced because sales personnel have an instant assessment of the date they can promise a finished product to the customer, Noble said.

As customers specify products, order data is instantly available across the enterprise, each department has access to up-to-the-minute order status and tracking information. A sales department can enter order information in real time, configuring a product as a customer specifies it in order to provide exact cost and delivery date estimates on demand.

EDITORIAL

When a Mandate is No Mandate at All

What constitutes a mandate? A mandate should mean the support of the people. The voice of the majority. But does it mean that anymore?

Our president, Bill Clinton, won by forty-two percent. Hardly a mandate. It is not even a simple majority. By definition, a simple majority is fifty percent plus one. But does anyone get that anymore?

In Ontario, fourteen people ran for the same two council seats in the recent general election. Those kind of numbers belong in a spring primary. The end result for Ontario was that no one got more than 19.1 percent of the vote. Hardly a mandate. Of the 38 seats in the Inland Empire municipal elections on Nov. 3, only six of the winners had more than 50 percent, and two of them ran unopposed.

Now, we are not going to suggest that winners in the fall general election should have a clear majority. That would result in special elections all over the place, and hardly any community can afford that. But the November elections should have things whittled down to the serious few. Fourteen people for two seats is simply too much. Truth to tell, some people were running as a way of showing support

for other candidates. It occurs to us that all that it would do would be to split support; kind of like some people think Ross Perot did to George Bush.

The answer to the problem is simple. Anyone who wants to run, runs in the primary. The top two or three get to run in the fall, unless, of course, they are the runaway of the primary, or they find themselves unopposed in the fall.

This is a parallel issue, but this year we saw one Congressional candidate running unopposed. In L.A., the incumbent candidate for sheriff died the week before the election. Sure, the ballots were printed, but voting for a dead man is the sort of stupidity that our election system has come to find acceptable. The end result is: too many candidates for some seats, not enough for others. Is it any wonder that the voters get confused?

Pierre Salinger once said that the worst thing about losing a race for the Senate was knowing that 700,000 thousand people voted against you. By today's standards, that many people can vote against you and you could still win. Something is wrong with that system.

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COMMENTARY

Ruling Leaves Restaurateurs Responsible for Tip Taxes

by Kaija Wilkinson

The U.S. Court of Appeals last month reversed a lower court decision that would have prevented the Internal Revenue Service from forcing an employer to pay taxes it suspects his or her employee owes on unreported tips.

In the case, the owners of the Bubble Room, a Florida restaurant, will have to cough up the \$37,269 in taxes, plus interest, the IRS slapped on them in 1990 after their reported cash tip rate was suspiciously less than the credit card tip rate.

Many in the restaurant industry say the latest blow reflects the IRS' unfair attitude. "From a common sense standpoint, it almost seems illegal that the IRS could hold me responsible for something one of my employees did or didn't do," says Michael Reiss, co-owner of Charley G's and Metro Bistro.

"I can understand when there's some discrepancy in the records, a paper trail. I have no problem absorbing some of that responsibility, but when it gets into the gray area of how much money (wait staff) made in cash tips, that shouldn't be my responsibility," he says.

Especially since his employees are required to record their cash tips and sign next to the figure when they leave. If the figure is zero, even though that is most likely incorrect, it's the employee's responsibility, Reiss says. "If the IRS disagrees with that, it should be their problem with him, not with me."

By law, restaurant workers are supposed to report 100% of their tips to the IRS. Rarely do they do this, resulting in what the IRS estimates as billions of dollars in lost revenue.

To recoup the losses, the IRS often goes after the employer, rather than the employees. William Matheny, tip program coordinator for the Gulf Coast District of the IRS, says that the law makes it clear that the employer is responsible for their share of Social Security taxes on tips whether employees report them or not.

"The question in the Bubble Room case was the method the IRS can use to determine those unreported tips," he says. "What the court said in both this and earlier cases is that we may use the so-called employer-only approach."

Although the IRS does audit wavers from time to time, the ruling reversal in the Florida case reflects a trend that disturbs restaurateurs.

"I don't quite understand the logic," Reiss says. "Does that mean that in a CPA firm if one of the accountants doesn't pay his taxes because of tax fraud or whatever, the IRS goes to his partner and collects the taxes from him? Absolutely not. In our industry, for some reason, different rules apply."

The IRS has been putting pressure on the restaurant industry to pay tip taxes for the past decade or so. The 1988 FICA tax law made employers responsible for paying taxes on their employees' tip earnings. In 1994, the IRS pressured restaurants to sign a Tip Rate Determination Agreement. Restaurants promised to make sure that at least 75 percent of their employees reported a specified amount of tips. Many restaurateurs signed to fend off audits.

According to Louisiana Restaurant Association official Lloyd Webre, IRS field agents in some cases suggested that restaurateurs withhold paychecks from uncooperative employees, refuse to hire people who wouldn't sign the agreement or put cash tips into a lockbox. Reiss says most restaurateurs can rest easy as long as they're educating employees and keeping good records. "If the IRS goes on a major witch-hunt and starts going after restaurants without even trying to go after the staff, then it could put some restaurants out of business. But it hasn't gotten that far yet, and I can't imagine our legislators letting it get that far."

Kaija Wilkinson is a staff writer for New Orleans Citybusiness. This column was condensed from that publication, and reprinted by permission.

CLOSE - UP

Clifford R. Cummings Walks Into a Successful Career in the Auto Business

by Robert Parry

Cliff Cummings was going to run for Congress in the fall election, but couldn't. He would have been forced to give up control of his business — a business which sells about 2,500 new and used cars every year — and he wasn't willing to simply walk away from that responsibility.

Not bad for a guy who landed in the car business when he came to the conclusion that he wouldn't make any money as a pro golfer.

Cummings, while still an avid golfer and active political player, is probably better known as the owner of San Bernardino Toyota, one of the region's largest car dealerships. He bought the store in 1990 after 17 years in the car business on the east coast. At the time he took over, Cummings says, the store was producing at just under 90 sales per month. He managed to increase that by 50 percent in his first month. The store's best month in recent times has been in the low 300s.

How exactly do you turn around a car dealership in the ultra-competitive Los Angeles market in an area which is not economically the strongest? Good people, is Cliff Cummings' answer.

Cummings' route to auto business prominence wasn't exactly planned out before his journey began. In 1976, he had just graduated from Lynchburg College in Southern Virginia with a degree in political science. Working full-time and having taken a 25-unit load the previous semester, he decided to take some time off. While debating the possibility of enrolling in law school, he decided to try to make it as a pro golfer. He didn't.

So, one day, he walked into a Virginia Toyota store looking for employment. He walked out with a sales job. Over the next few years he changed stores for love (he wanted to live closer to his future wife, Bobbi, in Washington DC), worked his way up the ranks into management and, by the late 1980s, owned a partial stake in a Northern Virginia

Toyota dealership.

The next logical step was owning his own business. But, he points out, the car business is very capital intensive. You don't just open a car store, and you can't just simply buy one. Cummings needed to find a store with unmet potential that he could "buy for not a lot of dollars." The best bet was to look for a store in an economically poor community. He found what he wanted in the downtown section of a struggling town, 2,000 miles from home. "I was looking for a sleeping store that I could rework. San Bernardino Toyota turned out to be the best one," said Cummings.

So, as fall was setting in on the east coast in 1990, Cliff and Bobbi packed up and moved to the warmth of the Inland Empire. He brought with him experience and a few simple plans for the then 23-year-old store.

"There are no new ideas in the automobile business. Everything has already been done," he says. His philosophy is very straight forward: Give people a good product with really great service at a price everyone can live with. "It's not rocket science," he adds.

The most important factor in communicating the above ideas to the public is having a happy staff, Cummings says. Satisfied employees project a positive image to the public, and that's what keeps customers coming back through the doors.

In the first month with Cummings at the helm, the store improved sales by 50 percent. Over the next few months those figures held steady. In 1991, the store moved from downtown San Bernardino to the city's then new auto center, near the 215 and 10 freeways, and sales really took-off. "We've been on a fairly substantial

roll since then," Cummings said.

Repeat customers are the key to the success of San Bernardino Toyota, Cummings believes. He is very direct about the economic situation in the San Bernardino area, and its impacts on his business. "We are in an area where (a large percentage) of the population is on government assistance," he said. That means that the store must attract customers from outside the immediate area to thrive, and that makes it



Clifford R. Cummings

even more difficult to maintain repeat customers. "People aren't likely to come down from Victorville to get their cars serviced" with so many third-party repair shops around.

That makes it very important to get as many local customers as possible to come back through the doors for as many reasons as possible. The store has a goal of having 50 percent of customers return for their regular service. Right now that figure is at 40 percent and improving.

With a staff he described as "very competent and talented," Cummings operates the store like several small businesses. Each department in the company operates like its own business with separate budgets, employee issues and decision making. "The key to having great people is... well, first you've gotta pay 'em... but you've also got to allow them to make decisions and you've got to back them on those decisions."

Besides high customer satisfac-

tion, there is another advantage to running an operation staffed with top-notch people. The boss can take time away for other things. Cliff and Bobbi have expanded their family in recent years to include six-year-old Michael and three-year-old Trevor, who keep their parents occupied. In his spare time he does "a lot of charity and a lot of golf." Cliff is on the board of directors of the local Nike Tour golf event, which serves as a minor league system for golf professionals. He first started playing when he was in junior high school and enjoys a low-single digit handicap.

He and Bobbi are also active in supporting the Assistance League. He is the founding chairman of the San Bernardino County Lincoln Club, a Republican support organization, and he serves on the local Republican Central Committee.

It was that involvement in politics which led him to attempt his run for Congress last year. The experience taught him valuable lessons. After the House Rules Committee decided that he would have to place the dealership in a blind trust if he was elected, Cummings knew that did not bode well for the country. "You can't exclude businessmen from Washington," he protests, "they're what makes this country run."

While he does not hide from the area's economic statistics, he is also very bullish on its overall outlook. He cites forecasts of huge population expansion and foresees substantial improvement in the area's status in the coming years.

Cummings is committed enough to the Inland Empire that he is digging his roots much further down. He and Kentuckian Johnny Miller are in the process of buying Indio Toyota in the Coachella Valley. He expects that deal to be completed in the very near future.

PRO

CON

The Issue: With the November elections behind us, political analysts are looking at the final numbers to gain an understanding of the message from the electorate and the promises of the elected candidates. One of the most important factors in crafting the latter has long been money. Campaign financing is something few politicians enjoy, and even fewer want to reform. This month we ask the question: Do we need campaign finance reform?

YES: Preserving Democracy Requires That We Gain Control of It

by Charlie Rojas

Before any debate can begin regarding the efficacy of campaign finance reform, there should be a preliminary bookkeeping. The 1996 Presidential and Congressional elections were the most expensive in history, totalling \$2.2 billion. Confining the analysis of the 1998 November elections

"This cynical method of political exclusion cannot survive without huge and growing amounts of money.

It is not the political parties, nor their corporate or union retainers who pay the fees. We pay for it, through a far less responsive and evasive government."

solely to California, candidates for office raised and spent nearly half-a-billion dollars. These figures do not take into account the billions more that have been and are being spent in lobbying elected candidates. This amount of expenditure demands a certain amount of cost benefit analysis. What was the result of all the money spent? Did it make us better informed voters? Did it elucidate the issues and make clear the candidate's solutions to endemic social and economic problems? Or did it inspire and motivate more Americans to agitate and participate in some form of political participation?

I'll answer those questions the way my father would have done so...you've got to be kidding me!

By any measure, voter turnout has consistently been falling for the last two decades. Much of the political discourse has been almost solely confined to debates about law and order and opposition party misdeeds. Little debate has been given to environmental damage, health care or work-related issues, despite the fact that those same polls indicate that most Americans find those three issues vital to any political analysis.

So what is the purpose of campaign financing? Quite simply, it is to market and advertise political candidates to a small, well defined group of selected voters. As one would do with a car or mouthwash, the dominant political parties have identified and segmented their markets, in much the same way as Toyota or General Motors have done, and peddle their products to

that fragment of the population. But it has nothing to do with any real democracy. If you ask yourself why Republicans or Democrats never speak about issues you find important, it is because those issues are not of importance to the core group of customers that they serve.

But, this cynical method of political exclusion cannot survive without huge and growing amounts of money. It is costly to hire the consultants and the copywriters, to arrange focus groups, and to buy time in print and media outlets. But it is not the political parties, nor their corporate or union retainers who pay the fees. We pay for it, through a far less responsive and evasive government.

But there is evidence that we are getting tired of it. One of the results of the November elections was the passage of campaign finance reform proposals in both Arizona and Massachusetts. The real significance is that those states are arguably on the opposite ends of the political spectrum. The results of those plebiscites means that the issue of campaign finance reform is not an ideological one. Rather it is one of fairness and honesty.

NO: Don't Blame the System for Bad Candidates

by Joe Lyons

Another election has come and gone and in its passing comes the morning after criticism. Once again we are being beaten to death with the question of campaign finance reform. In fact, campaign finance reform has become just another buzz word — part of the "Throw-The-Bums-Out" attitude in today's electorate. It is one more way to blame the messenger for the message. Sure we are drowning in TV blitzes, cardboard signs left hanging everywhere and direct mail that's stuffed into our mailboxes. But rather than look at inherent problems of the electoral system, we are spending millions to track down Rudy Favila's \$86 lunch receipt or Rex Gutierrez' \$249 ads in his own newspaper. There are even those who advocate free cable ads for candidates.

And the debate rages. On one hand we get mad at the mayor of Fontana for taking campaign money on the last day of the campaign and on the other we get mad because Al Checci or Michael Huffington spent their own money. You should note here that both Huffington and Checci spent millions and still lost their races. Doesn't that say something right there?

The truth of the matter is that it does cost money to mount a race and the privately-held media of this country will not give away their valuable inventory of space and air time just to help some candidate they don't even like. Worse, small candidates for unpopular parties have the legal right to run, but they have to accept the fact that the free enterprise system that runs this country determines how much money they will raise, and thus how much of a message gets out to the people.

We — as a nation and as a community — are spending entirely too much time worrying about who donated what and to whom. Did Jay Kim donate money to his campaign from his company? Why is that bad? Why is a donation from Hyundai wrong but a donation from the business interests of Las Vegas OK? Does Ken Picerne have the right to donate to an Ontario election? And did Al Gore commit a crime by calling supporters from a White House phone?

Campaigns cost money. I am told that an Inland Empire city council race can cost up to \$40,000 and a bi-annual Congressional race can cost almost a million dollars. That king of cash will not come from the five bucks you sent in an envelope and mailed to campaign headquarters. Often campaigns develop debts that have to be paid off in political appointments. The Post Master General's office is considered such a traditional "payoff" position that they even made a joke about it in the movie "Air Force One."

Leave the system alone. If more people took the time to research who they would support, and vote their conscience instead of the direction of the wind, then campaign funding would correct itself without the giant bureaucracy that some people would like to saddle it with.

Changing campaign funding will not change campaigns. Somebody will lie anyway. Somebody will get elected who should not have. And some perfectly innocent person who got a free lunch will pay a high price in headlines and legal fees because of it. In politics, as in life, there is no such thing as a free lunch. New rules will not change that fact.

CORPORATE PROFILE

Inco Homes Rebounds From Recession; Aims for Return to Industry's Pinnacle

To paraphrase a line from Ronald Reagan, it's spring time for Inland Empire real estate. Since the beginning of 1998, the market for new homes has been one of the hottest in California. Low-interest rates, coupled with a strong regional economy, have helped push home sales to levels not seen since the early 1980s. But, while current times are booming, they come after the proverbial seven lean years of the early part of the decade.

The recession that overwhelmed the Inland Empire was manifested most profoundly in real estate. Thousands of homes throughout the region were eventually repossessed or left abandoned. And the hard times were most reflected among the region's home builders.

One of the companies hardest hit was Inco Homes, an Upland-based home developer. Starting five years ago, Inco saw the value of its stock plummet from \$80 million to \$3 million by 1997. But, through the dogged determination of Ira Norris, president of Inco Homes, the company has re-emerged as one of the most influential home developers in the Inland Empire.

The saga of Inco Homes began in 1976. Norris established the company in Upland and began the development of Upland and Alta Loma. Focusing exclusively on single-family homes, Inco Homes created a strong presence in the Inland Empire.

"When we started out in 1976, Upland and Alta Loma were way out there. They were still considered part of Los Angeles in a way because the Inland Empire still was not that well developed. Now, those two cities have become in-filled and the development of the Inland Empire is much further east, going well into the desert area."

For Norris, the biggest change that he has seen in the past 20 years has been the creation of separate Inland Empire identity, a breaking away from the giant shadow of Los Angeles County.

"In the mid-70s, the Inland Empire was really nothing more than a bedroom community for L.A. That

is all completely changed. The cities in this region now have their own industrial and business base. We no longer see folks having to drive into L.A. for their work. The building of convention centers, the development of industrial parks and the recruitment of business by local communities has created a core economy for the region."

But, that growth of the Inland Empire was interlaced with the bloodletting of the early 1990s. The building industry suffered profoundly, with as many as 60 percent of the local builders collapsing between 1993 and 1997. Forty percent of the members of the Building Industry Association's Baldy View region simply disappeared. That tallied to an unemployment rate among Inland Empire construction workers reached nearly 60 percent, leaving 10,000 workers idle.

Initially, Inco Homes did well. The company continued to make money by marketing to low- and middle-market consumers who bought products that were at the \$100,000 or below price range. In fact, Inco did so well that it went public in 1993. That event marked the change from a private to a public market and a whole new ball game for Inco, one that it almost did not survive.

Troubles hit in 1993, when the first hints of market fall-off began. Several of the company's projects were in areas that were affected by weather. That masked the deeper-rooted problems that were facing the housing market. The Inland Empire economy had experienced a severe down-turn and it was quickly reflected in real estate. Almost overnight, homes that had been occupied by working families became empty. Anecdotal evidence shows many V.A. homes being purchased with very low-down payments, and simply abandoned when the equity on the property evaporated, abounded throughout the Inland Empire. Even now, the remnants of that disastrous period remain. San Bernardino and Riverside Counties both have large inventories of boarded up homes and businesses. Housing prices are just

now returning to comparable rates of the early decade.

Inco Homes did not escape the fall-off. The company had earlier made its greatest mark in the development of High Desert land, especially in the Victor Valley area. That had been in the latter part of the 80s. But several years later, the Victor Valley market had simply dried up. What followed was the newly-issued company stock beginning to slide as well.

It was a severe body blow to the home builder and the company found itself swaying on the precipice. But, rather than give up, the company clawed its way back, doing so as much for the sake of its employees and contractors as for its principals and investors. Re-focusing on what it did well, the company began to develop homes for the first-time buyer. The sentiment probably has much to do with Ira Norris' background.

Norris began his career as a teen-ager selling homes in the Chicago area. He later came to the San Fernando Valley and became a small home builder. Slowly, he became a large regional home developer, establishing long-term relationships with contractors and lenders throughout Southern California. It was this boot-strap identity that forged a hard-to-be put-down attitude that served it well in weathering its financial storm.

Inco has now returned to much more solid footing. It has several projects scattered throughout the Inland Empire, including Fontana, Adelanto and Riverside County. But it has taken on a much smaller volume of construction than the halcyon times of the 1980s.

"We used to build 35,000 to 40,000 homes per year," says Norris. "Currently, we're doing half that. At most, we build about 18,000 units a year. We eventually want to get back to 40,000 units. The region is need of so much housing stock. California has a need for at least 200,000 units per year and currently its getting 120,000. The demand is obviously there."

As Norris points out, single-family homes will always be the backbone of the housing industry. "There are two things that are needed to assure strong home growth. First, confidence about having a job. Second, low-interest rates. We see both occurring for the long term."

But, despite the current good times, the Asian economic crisis has created some concern for some business analysts. Norris, though, is not one of them.

"We've been aware of the problems in Asia. But I don't believe that it will have that much of an impact on the Inland Empire. We've been talking to investment bankers that don't see it either. So, while we definitely are aware of the problems, I think the area will grow."

For Norris, a far greater problem is trying to keep the price of homes affordable to this market.

"Orange County real estate recovered before the Inland Empire did. But, now, that area is simply too overpriced. We've gotten spoiled looking at prices along coastal areas of Southern California. That's not the way the average American lives. The Inland Empire is where most Americans live. And that's why I see the area having to grow. It's affordable and growing."

Along with the growth of population has come the growth of regional government. Those entities have also caused some concern for the long-term prospects of area real estate.

"The government impact fees are very high, especially in the area of school tax fees," says Norris. "It's a real challenge to make an affordable product which contains those fees and still allows you to be competitive. The consumer has changed as well. They have become more value conscious and far more sophisticated. It's a challenge to make a marketable product to that customer."

Norris points out that Inco continually re-examines its floor plans and material list for ways to build a more affordable home. As he points out, Inco Homes is committed to building homes well into the next century.

COMPUTERS/SOFTWARE

Computer Games 3.0

Our Annual Guide to Not Getting Business Done

by J. Allen Leinberger

It was the year of the sequel. It was the year of Lara Croft.

Ms. Lara, if you have not met her, is a buff athletic female. Part Xena and part Indiana Jones. She is a 3D character, drawn in the Japanese Animé style. She is the star/heroine of "Tomb Raiders" and "Tomb Raiders II."

Aside from her, and including her, much of the game works of the past year has been old territory: "Raven," the sequel to "Myst;" "Checkov's Adventure," the sequel to "Starfleet Academy;" "Load Runner 2," from the developer of "Load Runner." More of "Duke Nuk'em." More of "Star Wars." More of "You Don't Know Jack," including the hipper, faster, more

straight forward "Head Rush." More of...

And bigger too. The new "X-Files Game," which came out the same week as the movie, has seven CDs. Just to load it takes close to 400 MB.

The good news here is that the computers are growing as big and as fast as the games. Newer Technology, of Wichita Kansas, devised a chip that makes my PowerBook 1400 think it's a new Apple G3. Speed Doubler and Ram Doubler by Connectix also lie to the computer about

what it can do. You should see how fast it deals out the Solitaire cards!!

The speed result is best seen in games where things run faster, clean-

er and with less load time delays.

Likewise, size does matter in computers and games. The "X Files Game" from Fox Interactive is only one example of a game that takes up more hard drive space than some computers that were made only five years ago.

If you are a fan of "After Dark" screen savers, you'll be interested in the new "After Dark Games" from Sierra Attractions. The "Bad Dog," the "Flying Toasters" and more are back as screen games and puzzles.

**For Holiday Gift Ideas
from J. Allen Leinberger
turn to page 49**

One thing seems to have regressed. That is the visual part of the games. There was talk a couple of years ago of seamless, live action gaming. Such programs as "BORG" and others had live action, name stars and real movie sets. Some, like the "Eyes of Frankenstein," had actor Tim Curry walking around inside an animation set.

Unfortunately, the live action stuff just never got hot. Even with newer, faster chips, better QuickTime and bigger programs the jumpiness and jerky picture held it back. Animation rules again.

Perhaps in a couple more years, with the advance of DVD-ROM, live action will dominate. Most of today's computer game animation, however, has benefited from Hollywood's graphic advances for films like "T2," "Jurassic Park" and "Titanic."

Thus, the actor who plays Star Trek's "Q" has been relegated to a quiz master role in "Star Trek, the Trivia Game."

Much of what has advanced in gaming is strictly for the kids. The Richard Scarry series, from Simon and Schuster Interactive, is only one example of a franchise for youth. Scarry, in fact, is designed for kids ages three to seven. That's right, three-year olds are expected to be computer literate and game savvy.

So what is new and exciting for the office when the boss isn't looking?

Well, according to MacWorld magazine the best thing about gaming is the new networking technology. The same links that allow you to work with someone two floors down on a proposal, allow you to defend the world against them. All of those shooter games require an enemy. Who could be better than somebody over in accounting?

Even old standards, like "Monopoly," can now run multiple partners on the office net, as well as the company intranet and the good ol' Internet.

But don't think the company doesn't know what your doing. If you have already decorated your desktop with Kaleidoscope downloads or keyed functions to sound effects with Kaboom, it will soon become obvious to anyone walking by just what programs you got for Christmas this year.

GETTING ORGANIZED

Taming the Paper Glut: Part Two of Three

by Cyndi J. Torres

Last month, we started on a short series on how to turn your war zone into an efficient work zone. Part One in the series provided tips on how to de-clutter your desktop. Part Two focuses on the paper glut.

We are far from the promise of a paperless office. Computers have not reduced paper, but have added to our need to print out more information. Chances are that most of the clutter on your desktop is in some form of paper. A typical cluttered desktop contains stacks of work-in-progress, message slips, business cards, file/project folders, reading material, junk mail, and miscellaneous Post-It reminder notes. Nestled somewhere underneath is an in-box stacked with things-you-should-have-done-several-weeks-ago. The technical term for this paper nightmare is "stuff," better defined as worthless objects or junk.

Keep in mind that 80 percent of the paperwork we file is never referred to again. Here's a few tips for taming the paper glut:

- Replace miscellaneous notepaper and Post-It notes with a standard 6" x 9" steno pad. Place a date at the top of each page, and do not tear out any pages. Use it to capture notes during telephone conversations and when checking your voicemail. When it is full, place a

from and through date on the outside cover, and store it so you can refer back should the need arise.

- Horizontile stacking trays attract clutter. Two inexpensive vertical systems that make it easier to view and find paperwork when you need it are the age-old wall pocket and step file. If trying wall pockets, start with three mounted on a wall within arm's reach and eye's view. Label one pocket ACTION REQ'D, another for READING, and one for FILING. For a step file, I recommend the metal, graduated, larger models as they hold things more securely. Set up three files or project folders with the above labels, and use the rest of the steps for holding work-in-progress folders. You can't store as much in these vertical systems, but that's the whole point. Your work zone is not a storage area.

- Create a 12-month, 31-day tickler file to serve as a temporary holding place for paperwork that requires an action from you — at some point in the future. Label twelve hanging folders as Jan., Feb., Mar., etc. Label another 31 hanging folders as 1st, 2nd, 3rd, etc. Check the tickler file DAILY. Here's a brief, simple example of how to use the tickler file. You receive an e-mail message advising you of an off-site business meeting on Jan. 12, 1999 that also includes directions to the meeting site and an

agenda for the day. Note the event in your planner with a "TF" next to the note. Print a hardcopy of the message, and place it in the "January" folder in your tickler file. When January approaches, move that hardcopy to the hanging folder labeled "11th." You've now captured that important information in an organized manner. No more last minute frantic searches through stacks of paper.

- Eliminate business card clutter by investing in a business card Rolodex or a scanner that enters them right in your PC contact manager program.

I believe organizational skills are learned skills. Studies show that predominantly right-brained, creative people can learn to be organized, just as predominantly left-

brained, logical types can learn to bring out their creative sides. Getting and staying organized requires a commitment to change your usual methods. You can create new habits. For a period of 30 days, force yourself to: clear off your prime real estate daily; sort through your in-box daily; and check your tickler file daily. Before long, these tasks will become good, new habits.

Cyndi J. Torres is founder and principal of Streamline Organizing, a Pomona-based consulting business specializing in information and time management. She is available for in-house seminars on the subject of organization. She can be reached at streamlineco@earthlink.net or (909) 241-2690.

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EMPLOYERS GROUP

PREVENTING THE HOLIDAY PARTY FROM BECOMING THE COMPANY BASH

by Barbara Lee Crouch

It's that time of year again, and soon companies will be having their annual holiday celebrations. While these parties have become a much appreciated tradition within many organizations, one of the most frequently asked questions of the Employer Group phone consultants is, "What are the company's legal liabilities and what other issues should the company consider when planning for holiday festivities?"

While company-sponsored holiday celebrations can be positive and a pleasant release of year-end stress, they can also produce a lush environment for lawsuits. There are a number of things an organization can do to limit their liabilities and keep the party from becoming a company bash. The following is a list of such suggestions:

1. Hold the party during non-working hours and move the party off premises to a club or restaurant.

2. Do not require attendance. Make attendance voluntary and post the following: "Notice to Employees" required under California Labor Code Section 3600(9). "Concerning off duty, recreational, social or athletic activity, your employer or its insurance carrier may not be liable for the payment of workers' compensation benefits for any injury which arises out of an employee's voluntary participation in any off-duty recreational, social, or athletic activity which is not part of the employee's work-related duties."

3. Do not conduct company business at the party. Speeches by top management, handing out bonus checks or presenting turkeys/hams could all be considered company business.

4. Be very clear as to who is invited to the party besides employees. This step allows employers to avoid "gate-crashers."

5. Have an informal grouping of employees plan the holiday party. This is a great time to improve employee relations by involving them in the process. However, to avoid the Electromotion doctrine, make it clear that employees are not representing "anybody" in the planning process. [In Electromotion, Inc., (1992) 309 NLRB No. 163, the National Labor Relations Board ruled that an employer's employee involvement committees were labor organizations that were unlawfully dominated by the employer.]

6. If you must serve alcohol, limit it. One way is to charge admission with the charge entitling each person a maximum of two drink tickets.

7. Hire a professional bartender who will cut off individuals who drink too much.

8. Limit the time that the bar will be open; perhaps a "happy hour" greeting time.

9. Be sure to serve non-alcoholic drinks and to provide snacks and/or meals.

10. Have two or more top management officials abstain from alcohol so that they can keep an eye on employees and their guests to ensure that intoxicated employees do not drive.

1. Have designated (non-drinking) drivers to take intoxicated

guests home.

12. If using a hotel, consider renting a few rooms for those who may need them later.

13. Be sensitive to non-Christians by calling the celebration a "holiday party," not a "Christmas party."

14. Whether on the employer's premises or at another location, the facility should be handicapped accessible as required under the Americans with Disabilities Act.

15. The type of entertainment provided should appeal to a broad segment of the workforce and should not be offensive to any minority or ethnic group involved in the holiday party.

Finally, consider alternatives to the traditional company holiday functions in favor of a party for the children and grandchildren (up to 10 years old) of employees. Or, the company may instead sponsor a needy family and provide gifts, food and a Christmas tree with decorations. You might want to offer a half day off with pay in lieu of an expensive and possibly unruly holiday party.

On a related issue, employers are generally not legally required to offer "holidays" as a benefit and there is no special holiday pay requirement or premium pay legally required to be paid if a holiday is worked. Lastly, "holiday pay" does not have to be considered "hours worked" under state or federal law for the purpose of calculating overtime.

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LAW

Administrative Agencies: Negotiating to Win

by Lazaro E. Fernandez

Administrative agencies permeate our daily lives. Whether it is the EPA, the Social Security Administration or the like, they play a major role in our lives. So, what strategy do you employ if your business runs afoul of an administrative agency? Well, if you cannot prevail, you had better know how to negotiate with them. Here are some ideas.

Suppose you have a hearing in which you either attempt to persuade the agency to regulate a product or a business practice or that the alleged violation is not as serious as it appears. Try the following ideas:

First, be prepared. You must have a thorough knowledge of each regulation or statute you wish to change or are accused of violating. Make sure your witnesses know what is expected of them and get them there early on the day of the hearing. The witnesses need to educate the agency as to why the regulation is needed or why there was no violation or merely a minor violation of the regulation. Back up your case with documents. Legible and well-marked exhibits are the

order of the day. Bring enough copies for you, your witness, the agency representative(s) and the other side, if any. These can be letters, reports, graphs, charts or any documents that help explain your view of the case. Unless the document contains trade secrets, correspondence or work-product of attorneys or accountants, you are better-off producing such documents at the hearing or within the time frames established by the agency.

Next, focus on why the item or practice requires regulation. For example, child safety, local pollution problems, public safety, etc. or address the specific violation(s). Discuss each item in order in your attempt to convince the agency as to why the regulation is needed or why the violation is not really the problem it appears. Was it failure to post a warning or was it a two-week delay in sending back a response to a letter or a report?

If it is an alleged violation, explain why it occurred and what steps have been taken to prevent a future violation. Then explain why the agency should not punish or severely punish your client. Do not

lie or exaggerate any of the facts of the case. This will only show you have no real cause for regulation or defense to the alleged violation.

Try to solve the issue at hand. An agency will consider the need for regulation based upon the facts shown for the requested need. Conversely, the agency may treat a violator more leniently if attempted resolutions to the alleged violations are shown. Do not expect leniency for an "in your face" violator.

Finally, you should demonstrate the need for the regulation or the violator's good faith by showing what steps have been taken to ensure no future violations will occur. If needed, ask the agency what can be done for the violator to stay in compliance. An explanation of the agency's interpretation of the

law or the regulation may be a good idea. Treat the negotiations as an opportunity to establish a better relationship with the agency.

Lazaro E. Fernandez is a partner in the law firm of DesJardins, Fernandez & Smith, LLP in Riverside, California. The firm concentrates its practice in the civil, business, commercial and bankruptcy practice areas. Mr. Fernandez is a former law clerk to the Honorable Mitchel R. Goldberg, United States Bankruptcy Judge, in Riverside, California. This article is intended for discussion purposes only and does not constitute legal advice. Readers should contact counsel of choice with the particular facts and circumstances of a case.



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THE HOTTEST MARKETING TOOL SINCE GUTENBERG

by Ron Burgess

The Web is among the hottest marketing tools since the printed page and telephone. In fact, the Web is a combination of telecommunications, the page, and the power of easily accessible data. The Web (or Internet) gained wide notoriety only two and a half years ago when most national publications ran major cover stories in a period of six or eight months. While the news fervor has died down, the business activity has not.

If your company has not researched the Internet yet, it's time to determine if you need a Web site now or later. (Notice, I didn't say now or not.) Sometime in the future,

a Web presence will be as mandatory as a phone or fax. In fact, I have already heard rumors of some business product buyers requiring communication by e-mail, or they will find a new vendor!

Here is a capsule of where Web development is now. A recent survey of one hundred advertising executives rated the most influential marketing communications trends. The top three categories were E-commerce (23%), Internet (19%) and direct marketing (23%). The Internet, in only a few years, is already pushing the other top two categories. E-commerce can include the Internet, and while most direct marketing is mail, some include e-

mail as a form of direct marketing.

Tim Scannell, of *Net Marketing Magazine* (Nov. 1998), states "of the 7.1 million small businesses in the U.S., about 2.5 million are on-line

Retailing, or e-tailing as some are now calling it, is becoming a regular shopping habit of millions of consumers. Bernadette Tracy, of Net-Smart Research, says that 61 million

Johann Gutenberg is credited with inventing the first movable type printing press in the 1450s. He is famous for the Gutenberg Bible, which was the first book printed entirely with movable type. This caused a communication revolution, of sorts, in Europe. Thousands of Bibles were available in only a few short years and the newspaper and printed book industries were born. Printing became the first mass production industry in history. Education and information were available to anyone who could read. Some credit the Reformation itself to Gutenberg's invention. The Web is no less important in the way it allows instant communication around the world. It is just beginning to have impact now; it may completely change the way goods and services are bought and sold.

(have access to the Internet or e-mail), and 900,000 of those have Web sites and engage in some sort of electronic commerce."

A large majority of small businesses are not yet on-line. Ranked by industry, the top category of small businesses on line is banking and finance, with only 18% on-line.

However, some expect the number of small businesses to grow from 900,000 to two million in the next year alone. While some believe the reason is because of difficult-to-use software or the cost of the site itself, I think it is more plausible to plead ignorance or lack of initiative. Of those who have kept an eye on the Internet, but have not moved toward a Web site, most are wondering what they will get out of the new medium.

But new success stories are now coming to light from small businesses as well as the large mega sites like www.amazon.com. Mr. Scannell writes of a small company who launched AtYourOffice in August, and expects to generate revenue of \$2.4 million in the coming year. Founder Tom Graham has a totally virtual business with only two other employees. His 27,000 products can be ordered on his Web site (www.atyouroffice.com) and delivered the next day. He uses 40 office product distributors throughout the country and can deliver the next day. "Where we really kick in is our expenses as a percent of revenue," says Graham. Larger companies typically run at about 22% to 23% expenses to revenue, Graham keeps his at 13%.

shoppers are using the Web instead of malls. Fifty-one percent say they go to the Web as the final place to make their purchase.

Jupiter Communications reports, in a survey of on-line users in *American Demographics* (Nov. 1998), that over 20 percent of people who have been on-line less than one year are on-line shoppers. But the number of on-line shoppers jumps to 42.5% for those who have been on-line for over two years. Many other surveys indicate the largest number of buyers are men with high incomes.

However, selling is only one small reason to be on the Web. Others include customer service, internal communication, public relations, data gathering, field sales support, technical information, and more. Actually, just about anything that is printed, spoken, filled out, or viewed!

If this sounds like a daunting chore, you may be right. My advice to clients about using computers five to 10 years ago was to buy one and get started. Good advice on business Web sites? Start small and get involved slowly — but steadily. Don't get so far behind that your business has no recovery five years from now.

Ron Burgess is principal of Burgess Group, a marketing management consulting company, specializing in relationship marketing and marketing systems integration. He can be reached by e-mail at ronburgess@aol.com or by phone at

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EXPORTING

Culture Lessons as Business Lessons

by Susan Thomas

American manufacturers are learning that adapting their products to foreign cultures and language can be the most important component in international sales and marketing.

When developing a product's world-wide image, it should be powerful and distinct. Descriptive names, rather than family or geographic names, are preferred. The name should be international in scope, and appealing to customers. The ability to have a single world-wide image, including name, advertising and promotional material, helps the manufacturer build name recognition. It saves money by minimizing changes necessary for packaging and advertising.

However, in overseas markets, manufacturers often have no choice but to tailor the components of their products to conform to local laws and customs. The alternative can be losing the entire market.

A leading golf ball manufacturer

targeted the Japanese market without first learning anything about that culture, and packaged the balls in groups of four. The manufacturer learned that four is related to death in Japan, only after being unsuccessful at their initial product launch. The numeral 7 is considered bad luck in Kenya, but good luck in the Czech Republic. Red is a positive color in Denmark, but represents witchcraft and death in many African countries.

Using pictures is not always a solution to cultural differences. A U.S. baby food manufacturer put pictures of babies on its jar labels, and some African consumers thought the jars contained babies. A picture of a tiger suggests strength in the U.S., but in some Asian cultures it suggests something sinister. The Chinese interpreted the Quaker on the carton of Quaker Oats as an affront to the aged.

Often the actual name of the product must be customized to fit the language of the country of import. In Argentina, Diet Coke is called "Coke Light" because the word "diet" has neg-

ative connotations of obesity and poor health. The Chevrolet Nova met with dismal failure in Mexico, as "no va" translates to "won't go."

Product slogans that are popular in the U.S. often do not translate appropriately. The KFC Chicken slogan "finger-lickin' good" translated to "eat your fingers off" in Chinese. In Scandinavia, the Electrolux Vacuum slogan translated to "nothing sucks like Electrolux."

Sometimes a company can emphasize a strong brand image, and simply "tweak" a single global marketing campaign to adapt to various markets. Nike uses local athletes to endorse its sports apparel and equipment, but distributes through different outlets with different price strategies. The common thread in all markets is that each campaign creates and reinforces the "performance" image.

Costly errors can be eliminated by U.S. manufacturers who research overseas markets prior to entering them, especially by utilizing information obtained from those who have knowl-

edge of the local market. The U.S. Department of Commerce offers guides that outline import considerations for over 100 countries. DOC desk officers are available in Washington, D.C. to provide market research. Foreign embassies are located in the Los Angeles area, and the U.S. has embassies world-wide.

Roger E. Axtell has several publications that clarify world-wide cultures. American Chambers of Commerce are located in most countries, and will provide cultural assistance. The Department of Commerce advises that "a little research and observance in cultural behavior can go a long way in international commerce. Likewise, a lack of sensitivity to another's customs can stop a deal in its tracks."

Susan Thomas is Product Manager for Ophthalmic Innovations International, Inc., an Inland Empire manufacturer of medical devices used by ophthalmologists. Thomas may be contacted at (909) 626-4558 or by fax at (909) 626-7338.

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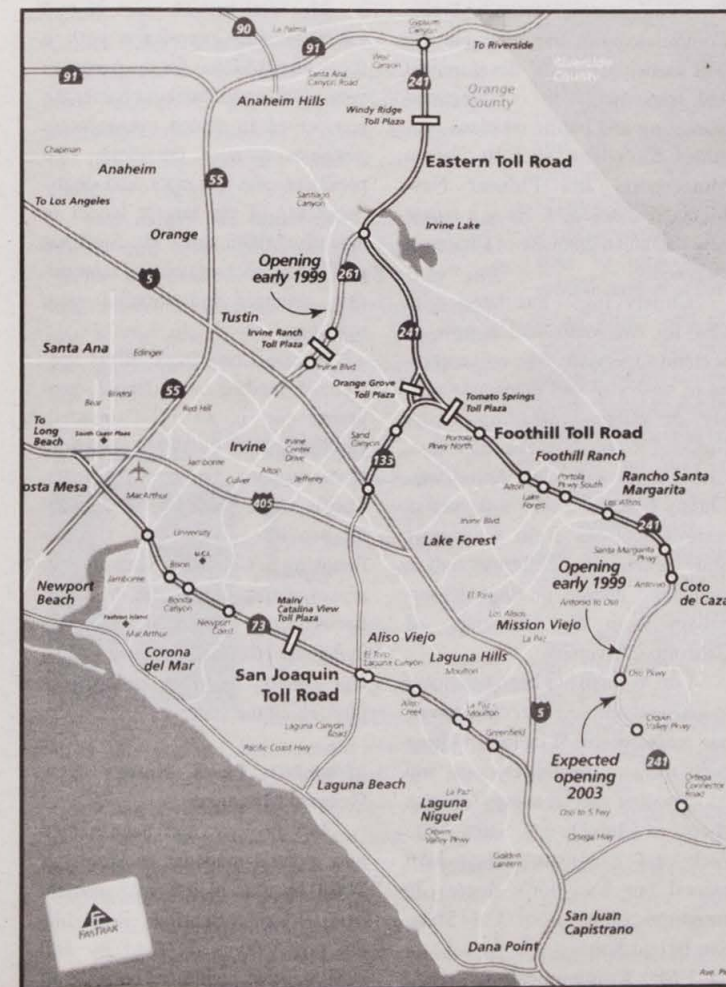
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AROUND THE INLAND EMPIRE

PEOPLE, PLACES AND EVENTS



D. Gregg Brown



Brett Hunt



Christy Ingle



James H. Stoll



Charles E. Webster

Richard C. Bringgold Joins Staff of Fallbrook National Bank SBA Department

Inland Empire-based Fallbrook National Bank announced that it has opened an SBA office in Sacramento and appointed Richard C. Bringgold as business development officer.

The Fallbrook National Bank SBA department ranks as the nation's 22nd largest lender according to *Guaranteed Lender*, a publication that serves the SBA lending market.

Bringgold has more than 12 years of commercial banking experience with specialization in SBA lending. Prior to joining Fallbrook

National Bank, he was a regional account manager with AT&T Capital Corporation in Sacramento where he was responsible for developing new commercial and SBA loans. Before that he was a commercial credit officer with Continental Pacific Bank in Vacaville, CA, where he managed the bank's SBA portfolio.

Fallbrook National Bank is a \$131.1 million commercial bank serving the north San Diego County and Inland Empire communities from branch offices in Fallbrook, Vista and Temecula, and loan production offices in Ontario, the city of Orange and Vista. Since its founding in 1985, Fallbrook National Bank has consistently reported steady profits. For the year-ending December 31, 1997, the bank posted record earnings of \$1,250,000.

Brown to Serve Second Term as BIA/SC President

Returning to serve a second term as 1999 president of the Building Industry Association of Southern California, D. Gregg Brown was formally installed at the association's gala 32nd Annual Awards & Installation Dinner on Nov. 12.

The nonprofit trade association represents over 1,700 member companies who employ more than 220,000 persons engaged in building homes and communities throughout a six county region of Southern California.

Brown is the founder and president of CAMASHCO, Inc., a construction/building company based in Riverside. He was a founding member of the BIA Imperial County Chapter and served as its president for four years prior to stepping up to regional office within the association. A graduate of Dartmouth College, Brown earned his degree in

economics and geography. He was a standout football athlete, having been named to the All-Ivy and All-New England teams in both his junior and senior years, and was recently inducted into Claremont High School's Hall of Fame. He lives with his wife, Debra Melton-Brown, in Riverside where both are active in community affairs.

CSP Communications Announces Personnel Changes

CSP Communications Inc. in Corona recently announced a number of personnel changes in its ranks.

Brett Hunt comes to CSP Communications, from Maples Communications Inc. in Irvine. He will participate in the development and implementation of integrated marketing and public relations programs for clients such as Toyota Motorsports and Pioneer New Media Technologies. He is a recent new dad and a graduate of Chapman University.

Christy Ingle has been with CSP for two years and is now an account supervisor. She will continue to supervise and manage a variety of clients including Coors Brewing Company, Sandel Glass, Club Disney and Santa Anita Park. Christy holds a master's degree in communications from California State University, Fullerton and a bachelor's degree in English/journalism from the University of California, Riverside.

Lori Wyman has been promoted to assistant account executive where her responsibilities include writing press releases, media relations, and coordinating special events for such clients as Club Disney, Santa Anita Park and Robinson's-May. Lori earned her bachelor's degree in communications from Cal State, San Bernardino.

CSP Communications Inc.,

headquartered in Corona, is an award-winning, full-service public relations and marketing firm offering the highest quality communication programs.

James H. Stoll Joins Pacific Crest Bank

Pacific Crest Bank is pleased to announce that James H. Stoll has joined its organization as senior vice president/manager of its SBA department. Jim is responsible for Pacific Crest's small business administration lending operations in five western states and is based in the company's Orange County office.

Mr. Stoll has 24 years of real estate lending experience with a focus on SBA loans for the past nine years. During his banking career, he has served in senior management positions as vice president, vice president/sales manager and chairman/CEO of the largest lender in Nevada. Additionally, Mr. Stoll has performed the functions of relationship manager and national sales manager.

Pacific Crest Bank offers specialized lending and deposit programs and is an FDIC-insured, California state-chartered industrial loan company. For over 24 years, Pacific Crest Bank has specialized in providing fast and flexible financing to California's small businesses, entrepreneurs and investors. Pacific Crest Bank is headquarters in Agoura Hills and operates branch and loan production offices throughout the state.

Montclair Plaza Names New General Manager

JoAnne Brosi has been named new general manager at Montclair Plaza by the mall's management firm, Donahue Schriber. Brosi fills the post previously held by Bill

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WHO'S WHO IN ACCOUNTING

Shelly Fox



Quick Photo

Shelly Fox is director of taxation at Fox and Burr, CPAs, a professional corporation that she co-founded with Debra Burr in 1992. The Riverside firm has grown from an organization of three to 10 team members. It focuses on providing accounting, tax and consulting services to retail and service businesses, non-profit organizations, farmers, and individuals.

After working in the accounting department of her parents' business, Zee Medical, she knew accounting was for her. After college, she worked for a Los Angeles CPA firm and enjoys taxation because it allows her to work with a greater selection of clients — and it is never dull!

Fox and Burr maintains a philosophy of supporting community organizations through involvement. She has served four years with Riverside Community Hospital and previously served on the board of Riverside Community Ventures Corporation and the Executive 2000 board. Ms. Fox is very active with Magnolia Center Rotary, currently serving on their board of directors. Her previous community involvement include the city of Loma Linda budget committee, the Riverside YWCA, Alternatives to Domestic Violence and Loma Linda Children's Hospital.

She enjoys the opportunity to serve her clients and help with their particular needs. Shelley Fox believes that "life is a journey" and that "mankind's highest reward for their dedication to the pursuit of excellence, is not what they get from it but, what they become through it!"

Donald Driftmier



Last month, the accounting industry publication "Public Accounting Report" lists Vavrinek, Trine, Day & Co., LLP in its top 100 accounting firms in the United States.

It is this success that Donald Driftmier has enjoyed his last 27 years with the firm.

When Driftmier came to the company in 1971, there were four partners and 12 office workers. Now there are six offices throughout California with many more people. Needless to say, it has been a rewarding experience.

Along the way, Driftmier has been inducted as a charter member of the Cal Poly Accounting

Hall of Fame in 1989 and honored as an outstanding alumnus by the Cal Poly School of Business in 1984. He currently enjoys serving as president of the Ontario Chamber of Commerce and is on the board of directors of the Inland Empire International Business Association.

Dennis E. Decauwer



Many people start their business in their garage. Dennis E. Decauwer started his in 1978 in someone else's garage. He rented a converted garage in Upland from the wife of a deceased accountant. Today, he is the senior partner of a 23 person firm which includes four partners and 10 CPAs.

One of the main reasons for its success has been his ability to be a business advisor in addition to performing more traditional CPA roles such as tax preparer and tax planner.

Over the years, he has helped businesses focus on becoming bigger and better by identifying needs and installing systems to measure revenue growth, customer retention, efficiency and, of course, profitability. As an accountants systems trained advisor, he is able to improve the growth and profitability of small and large companies. He prides himself on his ability to think "outside the box" and on looking at businesses the way that customers/clients do.

Additionally, he has assisted business owners in operating more systematically with less dependence on themselves. This allows owners the opportunity to be away from their business with much less worry about it running effectively.

What Dennis likes most about public accounting is his continual interaction with people, particularly as

a planner and as a problem solver. Because he is a "people person," he looks forward to meeting new people and the challenges that often go with it.

While the job has often involved long hours, he finds, throughout his life, no resistance nor resentment to the time commitment as long as it is interesting and fun.

Sally J. Anderson



Sally J. Anderson is the managing partner of the Riverside office of Ernst & Young LLP, as well, as an Assurance and Advisory Business Services (AABS) partner. She has more than

25 years of accounting, auditing and consulting experience in various industries, including manufacturing, distribution, service, public sector and education. She served as the director of entrepreneurial services for the Inland Empire from Oct. 1996 to Sept. 1998, and has been the

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HEALTHCARE SUPPLEMENT

The Forces Behind Hospital Mergers

Two leading observers of California's Health Care Industry Describe the Current Merger Mania

by C. Duane Dauner and Douglas J. Hitchcock

Over the last several years, many California hospitals have merged or affiliated with other hospitals to form multi-hospital systems. Most health prognosticators expect continued collaboration and consolidation among hospital and physician groups. A few predict that health plans may be included; however, these authors believe that the payer and provider communities will not integrate. Hospital mergers, affiliations and consolidations in California are driven by decreases in inpatient utilization, profound changes in the health care marketplace and the implementation of hospitals' strategies for survival. The health care market is a turbulent and increasingly difficult arena for solo providers.

Between 1986 and 1997, California's population grew from about 27 million people to more than 35 million people. During the same period, total acute-patient discharges declined slightly from the more than 2.9 million patients in hospitals in 1986. This decline

reflects the increased use of outpatient and alternative services. At the same time, acute-care patient days in California dropped from approximately 17 million days per year to approximately 13 million days per year. Perhaps the most dramatic illustration of these trends is in the ratio of hospital patient days per 1,000 Californians, which dropped from 618 days per thousand in 1986 to less than 390 days per thousand in 1997. The divergence between hospital admissions and patient days is accounted for by significant declines in the average length of stay, which declined from 5.7 days in 1986 to 4.5 days in 1997.

Driven by managed care practices and cost pressures, these trends are expected to continue for several more years, even as California's population grows. The California Health Care Association (CHA) projects that hospital dis-

charges will stabilize at 2.8 million annually by the year 2000. Patient days are expected to decline to 320 days per 1,000 by 2000, and based upon current trends, are projected to bottom out at as few as 275 days per 1,000 in 2005, as inpatient sub-

stitution strategies are exhausted and the population ages.

With the decline in inpatient utilization comes excess capacity. Both government and private purchasers of health

care have been increasingly price conscious. Price competition among health plans has exerted significant pressure on hospitals. "Safety-net" hospitals that treat large numbers of government-sponsored and uninsured patients are increasingly vulnerable as Medi-Cal and Medicare patients shift to managed care plans and are dispersed among other hospitals. Academic medical centers, rural hospitals and hospitals in areas of

significant overcapacity also are vulnerable. Competition for publicly-funded patients, reduction in state and federal support for medical education and relentless managed care cost pressures are causing increasing pressure on many California hospitals.

Advancements in technology, new knowledge and discoveries in areas such as pharmacy will put greater emphasis on non-inpatient acute-care services. While some of these developments may increase costs in the short term, it is likely that long-term savings will result.

Another emerging factor that will contribute to mergers, consolidations and downsizing is Senate Bill 1953 (Chapter 740, Statutes of 1994), a state law that requires hospitals to spend billions of dollars to increase earthquake resistance. Many hospitals will struggle to secure the needed capital to meet new seismic-safety requirements. Of the 2,700 buildings that house patients in California, approximately 50 percent must be replaced or retrofitted.

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Western University of Health Sciences Opening Vet School

Pomona School Names Nation's First Female Dean to Lead State's Second Animal Care Institution

Starting off a new enterprise with a noteworthy bang, Western University of Health Sciences has announced that the founding dean of its new College of Veterinary Medicine will be the first woman to lead such an institution.

Dr. Shirley D. Johnston, DVM, PhD, will be lead the school into uncharted territory. Her resume includes 25 years as a researcher, teacher and administrator. She was unanimously recommended by a search committee which screened more than 20 qualified candidates.

The Pomona school's new venture will open its doors in the 2000-2001 academic year. The plan is to enroll 70 students for that first class. It will be only the sec-



Dr. Shirley D. Johnston, DVM, PhD, founding dean of the new University College of Veterinary Medicine.

ond veterinary school in the nation's most-populous state, and the first to open in the whole country since 1983.

WesternU, as the school calls itself, is a non-profit, accredited independent health profession university operating on a 20-acre campus. The 20-year-old school offers primary care-focused educational programs through four colleges, including the College of Osteopathic Medicine of the Pacific; the College of Allied Health Professions; the College of Pharmacy and the College of Graduate Nursing. More than 1,300 students are enrolled at the

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HEALTHCARE SUPPLEMENT

The Importance of Choosing the Right Health Plan

by S. Eric Anderson, Ph.D.

It is not possible to have an unlimited choice of physicians, access and coverage and still control healthcare costs. If society refuses to accept limits on healthcare, costs will

soar again. It's that simple.

Although health plans have been getting a lot of bad press, most employers have been quietly pleased with the impact managed care has created.

For example, medical inflation

has finally been slowed, enhancing corporate profitability and contributing to the significant rise in the stock market. In addition, more companies can afford to provide health benefits to employees and redistribute money saved on insurance premiums back to

employees in the form of salary increases.

Not all employers, however, have been pleased with the advent of managed care and, in fact, many have been severely disadvantaged. The disadvantaged employers have one thing in common: they have all failed to do their homework and research the necessary factors to maximize the value of healthcare received. In a few isolated cases, employers have had lawsuits filed against them for selecting an inferior health plan. In each of these cases, the employer had deeper pockets than the health plan and was the target of the plaintiffs.

Employers should look beyond just the price of a health plan

A recent study found that cost was unanimously selected as the primary reason employers select a health plan. Employers should look beyond the price of the health plan and consider access, quality, and prevention in the decision making process. Employers should realize that it may not be worth saving a few dollars on a plan that places excessive restrictions on which physicians and hospitals a patient can visit.

Paying a little extra for a healthcare plan that reduces delays for appointments and gets an employee back to work sooner is often a better investment. Employers are starting to realize that saving a few dollars in healthcare doesn't make up for lost productivity and missed work days due to delays in getting an appointment to see a physician.

Employers should investigate to determine quality of a health plan

A comprehensive measure that will accurately assess quality of healthcare does not exist, resulting in the need for employers to do a fair amount of investigating on their own. Several pieces of information must be gathered in order to determine if a health plan is taking quality seriously.

Employers should select a health plan that has received accreditation from the National Committee for Quality Assurance (NCQA) - an

HEALTHCARE SUPPLEMENT

WesternU Honors Dr. John McGuire for Humanitarian Work



John T. McGuire

As most of the country can attest, Dr. John McGuire is pretty good at instilling values in his children. A mesmerized nation watched as Mark, one of five McGuire boys, gracefully and classily tore through the major league baseball single-season, home-run record over the summer.

While the more famous McGuire was casually basking in the spotlight of sports success, his father was honored for success in life as a whole. On Nov. 7, 500 guests filled the ballroom of the elegant Ritz-Carlton Huntington in Pasadena to honor Dr. McGuire as the "Humanitarian of the Year" at Western University of Health Sciences.

Dr. John McGuire has been treating patients as a dentist since 1962, the same year he moved to Pomona. But, his up-close association with the medical profession began much earlier - as a patient. At the age of seven, Dr. McGuire was stricken by an epidemic of polio that swept the country. He survived, with a partial disability, and set his sights high.

Raised in Spokane, Washington, he studied at Gonzaga University and the University of Washington before entering the University of Washington School of Dentistry. After graduating and moving to Pomona, Dr. McGuire became an active member of the local community. He served as president of the Pomona Chamber of Commerce from 1982-83, and received that organization's Community Service Award in 1995.

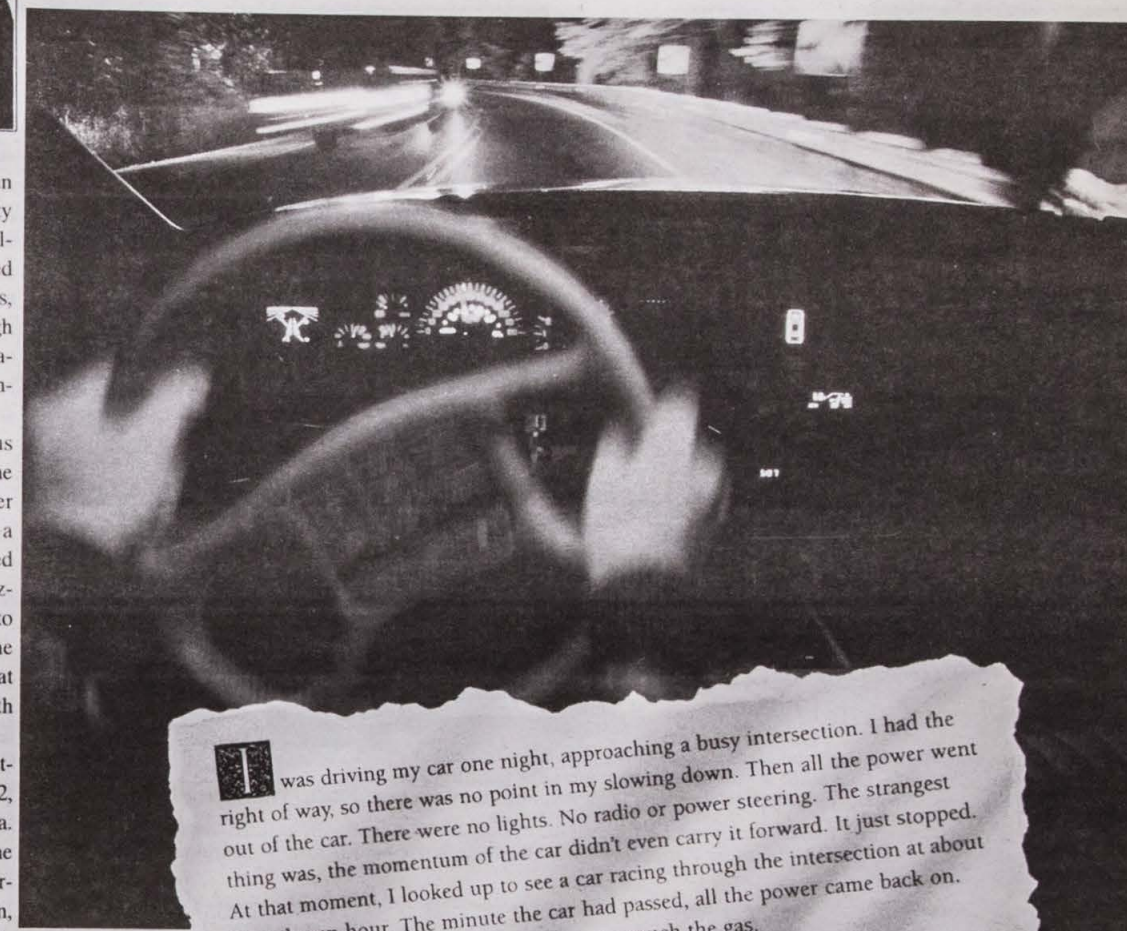
Dr. McGuire's involvements include numerous charitable groups and professional organizations

including, the Casa Colina Rehabilitation Hospital and the Pomona Valley Assistance League Dental Clinic. He is on the staff of Pomona Valley Hospital and has been a board member at WesternU since 1977.

McGuire is a resident of Mission Viejo, and continues his dental practice in Pomona.

"The 'Humanitarian of the Year Award' was created to recognize exceptional people who, by their example, have been an inspiration

and a model of a meritorious life," said Dr. Philip Pumerantz, the university's president. "We honor individuals who reflect WesternU's core values of humanism and caring, and John McGuire is a perfect example," he added.



I was driving my car one night, approaching a busy intersection. I had the right of way, so there was no point in my slowing down. Then all the power went out of the car. There were no lights. No radio or power steering. The strangest thing was, the momentum of the car didn't even carry it forward. It just stopped. At that moment, I looked up to see a car racing through the intersection at about 90 miles an hour. The minute the car had passed, all the power came back on. The lights, the radio. I didn't even have to touch the gas.

Nancy Spencer, Chesterfield, Missouri

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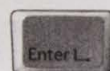
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Western University ...

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school seeking graduate degrees such as Doctor of Osteopathic Medicine (DO) and Doctor of Pharmacy (PharmD).

The school's board of trustees voted in August to establish the veterinary school and to appoint a

dean. The decision resulted from a one-year feasibility study. WesternU president Dr. Philip Pumerantz has repeatedly promised that he will not move forward with a veterinary school unless it is a distinctive institution that will bring pride to the profession. "To undertake such an effort, it must

mesh with our university's primary care, student-centered culture and humanistic environment while significantly advancing veterinary medicine and veterinary education," Dr. Pumerantz said. He also said that the current WesternU will be able both to contribute to, and benefit from, the new school.

The feasibility study was conducted by a group of practicing vets, academicians, business people and government representatives.

The Los Angeles metropolitan area is the only major region of the country without the direct presence of a veterinary education program. The only other vet school in the state is located at UC Davis. California has an average of 1.64 veterinarians per 10,000 people, substantially less than the national average of 2.16 per 10,000, school statistics show. Even so, the profession is continuing to attract an increasing number of students, and is quickly gaining popularity among women and minorities, the study found.

Dr. Johnston's first priority will be to secure reasonable assurance that the new school will earn accreditation from the council on education of the American Veterinary Medical Association. "Dr. Pumerantz, the task force members and I are in full agreement to build a first-rate, fully accredited veterinary school," said Dr. Johnston.

She brings to her new post a record that includes both teaching and administration in veterinary medicine education at major universities. She comes to WesternU from Washington State University, Pullman where she was a professor and chair of the College of Veterinary Medicine. Before that, she was a professor and associate dean in the veterinary school at the University of Minnesota.

As the first woman to head a school of veterinary medicine, Johnston brings with her a unique characteristic which may be a major draw for the school, said Dr. Billy Hooper, chair of the search committee. Almost 70 percent of students entering veterinary school are women, Hooper explained. He added that the appointment of a woman will send an important message to potential students and faculty. "There is a strong need for female role models in our field," said Hooper, who has headed programs at Purdue and Oklahoma Universities.

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Pomona Valley CEO Goes Against the Merger Tide

Head of one of the last independent hospitals enjoys freedom to do what hospitals should

While the health care herd stampedes toward the supposed financial nirvana of mergers, acquisitions and affiliations, one local hospital is determined to stay on the ranch, carefully fulfilling its primary mission — delivering medical services to a community.

Pomona Valley Hospital is a 95-year-old private hospital with a record of community service and a leader who is determined to maintain it. Richard E. Yochum, president/CEO of the hospital, has been in the health care industry for a quarter-century, almost all of it there. As he has climbed the ranks at the 463-bed facility, he has seen numerous changes in the attitudes, practices and standards of medical service delivery. Now he finds himself at one of the few independent, unaffiliated hospitals in the country. How lonely is he? Well, in one of the organizations that PVH belongs to, there are only four such hospitals on the entire west coast.

The financial and management trends of the last 10 years have been the most different and had the greatest impact on patients, Yochum said.

Since the mid-80s, as hospitals have moved away from patient-paying, fee-for-services environments to managed-care environments, he has seen changes which raise question about the fundamental reason for hospitals' existence.

"What we are really concerned about is the quality of care for our patients, for what it's worth, we are a not-for-profit hospital. The hospital is here for the community, it's not here for itself," said Yochum. He added that for-profit entities must consider their primary interest — profit to stockholders — in all decisions.

That said, Yochum stated clearly that he does not support for-profit health care and acknowledged that PVH has been approached by several interested parties regarding merger or affiliation. The purpose of the hospital is to provide health care to the community, he said, and none of the interested entities has been able to

demonstrate a value to the hospital in those terms.

He noted that many of his colleagues in the industry have told him that they now send 10 percent of their profits to a corporate headquarters, but do not know if they

get 10 percent value back, much less an overall improvement.

Looking at the bigger picture, Yochum noted a number of bad affects that "merger mania" has had on the quality of health care overall. When smaller hospitals in

more rural areas get absorbed, the community as a whole runs the risk of losing its health care provider to a distant corporate headquarters' decision.

continued on page 24

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Pomona Valley ...

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"For the most part, we are locally financed. If we give that up, we give up local control and delivery of our services," he explained. He noted that a hospital such as PVH belongs to the community. "When you give up autonomy, you give up the

essence of the hospital," he stated firmly. He wondered, if a hospital is taken over and the new parent company decides to close it down, how does the community buy it back?

At the same time, Yochum acknowledges that PVH does lose some things by being independent. For one, the amount of capi-

tal he can access as the top-decision maker is limited. That means that the hospital's ability to flex and expand is also limited, especially in an industry where new, hi-tech, hi-expense equipment is coming on-line every week. But, giving up their independence may mean running more cost-effectively, and that may put such

innovations out of reach for other reasons.

At the same time, Yochum said, it could be possible that the right offer will come along someday. But there will have to be a clear value to it. There is no point in being the best hospital in a chain of weak ones, he explained.

Hospital mergers ...

continued from page 19

Hospitals have increasingly resorted to consolidations, mergers and affiliations to maintain economic viability. As older facilities close and more care is moved to alternative settings, hospitals will primarily serve high-acuity patients. CHA expects strategic capital-spending decisions by health care systems, together with the impact of seismic regulations, Medicare and Medi-Cal cutbacks, and managed-care pressures to force up to 15 percent of hospitals and up to 25 percent of hospital beds to close or be converted to non-acute care by the year 2005.

The public policy challenge is to find the right balance of efficiency, price and access to health care services; maintenance of high quality care; support for the health care safety-net, community and rural hospitals; and continued excellence of academic medical centers.

Mr. Dauner is the president of the California HealthCare Association and Mr. Hitchcock is the organization's government relations counsel.

CHA is a statewide leader representing the interests of health care providers in California. A not-for-profit organization, it is one of the largest health care trade associations in the nation with more than 630 hospitals, health systems and physician organization members, as well as nearly 200 affiliate and personal members. CHA provides its members with proactive leadership in health policy development, legislative and regulatory advocacy, and legal representation. CHA members employ more than 400,000 health care workers and care for more than 3 million patients per year.

HEALTHCARE SUPPLEMENT

San Antonio Community Hospital Offers Innovative Laser Treatment for Enlarged Prostates in Men

San Antonio Community Hospital has announced that it has introduced a new treatment for the symptoms of enlarged prostates in men, a condition known medically as benign prostatic hyperplasia (BPH). The innovative new treatment option is called the Indigo LaserOptic from Indigo Medical Inc., a Johnson and Johnson Company.

Most middle-aged men become aware of their prostate gland only after it becomes enlarged and they experience problems urinating. While prostate cancer has received much attention in recent years, it has not been linked with benign prostatic hyperplasia (BPH), a non-malignant enlargement of the prostate.

The prostate is a male gland surrounding the opening of the bladder like a doughnut. It gradually becomes enlarged as a natural part of the aging process narrowing the "doughnut hole" and making it difficult to urinate. It will affect at least half of all American men after the age of 60 and 80% of all men in their eighties. Left untreated, an enlarged prostate may lead to greater difficulty emptying the bladder, and in some cases, the man may not be able to urinate at all. This may cause damage to the kidney and/or bladder which is more complicated and serious to treat.

In the past, doctors have rec-

ommended removing the enlarged part of the prostate as the best long-term treatment for patients. Although the risks are low, surgical procedures may result in incontinence or difficulty with erection or ejaculation. Drug therapies are widely used but often involve a lifelong commitment to medications. There is, however, an innovative new laser surgery known as the Indigo LaserOptic Treatment System, which minimizes many of the side effects found in other treatment alternatives.

With laser surgery there is no cutting of tissue. A precise area of the prostate is heated rapidly, coagulating, and thus destroying the tissue. The destroyed tissue is then naturally absorbed by the body. It is a minimally invasive treatment that combines fiber optics with diode laser technology, allowing the LaserOptic-trained surgeons to use the diode laser to safely destroy the precise area of excess tissue. The treatment is affordable, convenient and performed on an out-patient basis. It is now in use at many of the country's leading prostate treatment centers.

An Upland man had an Indigo LaserOptic treatment in August 1998. He says "I am 200-300% better. Before my procedure, I would awaken several times during the night with the sensation to

urinate. Now the pain and discomfort, along with the frequent need to urinate are gone. I recommend this treatment to anyone who needs it.

Early detection and treatment of BPH means early relief of symptoms. Because some men feel treatment may impact their sexual function, they are reluctant to consult a doctor. Early detection is possible through regular prostate exams as part of an annual health check-up. "Typical" symptoms of an enlarged prostate include a variety of difficulties and irregularities associated with urination. They may include a slow stream, difficulty starting a stream, and dribbling at the end of urination. Men who experience these symptoms should seek a diagnosis from their physician. This will involve a review of your medical history, a urinalysis and a rectal examination to check the size and consistency

of the prostate. It's relatively quick and painless.

Even men over the age of 40 with no symptoms should consider an annual check-up for early signs of prostate problems. Men over 50 should have an annual blood test called PSA, which measures a protein produced only by the prostate. It's important to track PSA as it can be an indicator of prostate cancer. African-Americans and men with a family history of cancer should begin PSA testing at 40.

If you have been diagnosed with an enlarged prostate, ask your doctor if you are a candidate for the new LaserOptic treatment at San Antonio Community Hospital. It is only available at selected Southern California hospitals. To locate a physician who performs the LaserOptic Treatment System, call San Antonio Community Hospital's Physician Referral Service at (909) 985-3627.

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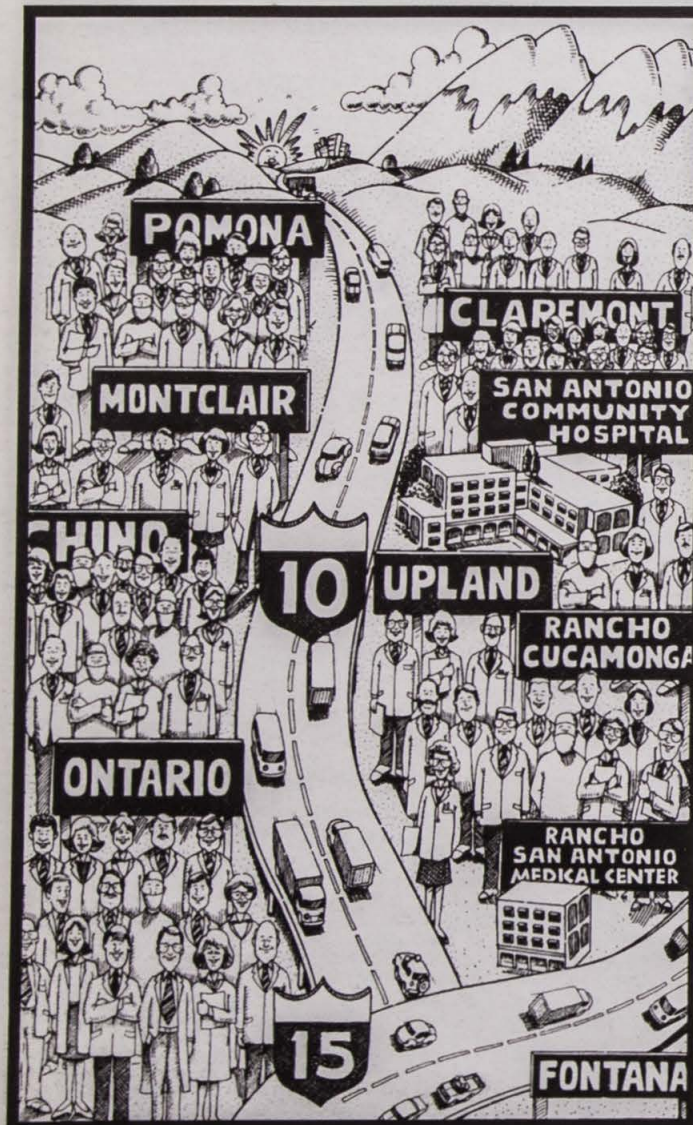
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Health Care Stocks: Mergers on the Roller-Coaster Horizon

Pharmaceuticals, HMOs Have Big Potential.... If They Can Last

If a significant part of your investment strategy is focused on health care stocks, be prepared to get familiar with a very important word: consolidation. Across the pharmaceutical industry, smaller up-start companies with innovative products and concepts are being snatched up by bigger companies with more resources.

Health Maintenance Organizations are being merged and partnered nationwide, as are the hospitals themselves. In the Inland Empire, two of the leading hospitals in San Bernardino, Community Hospital and St. Bernadine's, have seen their operations largely merged by their parent organization, industry giant Catholic HealthCare West. Further west, the San Gabriel Valley has seen the creation, in the last few years, of Citrus Valley Health Partners. CVHP began as a way of stream lining two private hospitals, Queen of the Valley and Intercommunity, but has now grown to include another hospital in Glendora and a hospice care center.

Ellen J. Caesar, a twenty-year veteran of the stock market and the leading health care market analyst for brokerage firm Crowell Weedon's Los Angeles office, says that more mergers should be expected, especially in the pharmaceutical industry.

Caesar points to the recent acquisition by Corona-based Watson Pharmaceuticals of Thera Tech Equipment Inc. as a classic example. Thera Tech had developed an innovative drug delivery system. The much larger Watson had the resources to make the most of it, and bought the smaller firm.

Another firm, SEQUU, was actually making a respectable profit – very unusual for a biotech start-up, Caesar said – and had several drugs that were deemed to have big potential. It has been snapped-up by Alza.

As a rule, Caesar said, when dealing with biotech firms, expect larger cap companies to perform better than smaller ones. Once a

newer, smaller firm gets to a position where it is producing big profits, it is generally swallowed up by a bigger fish. Examples she cited include Mylin Labs buying Dose for its drug delivery system and

MedTronic investing in several other promising firms.

That is actually part of the built in exit strategy for many new biotech firms – get big enough to get bought out.

The reason for that strategy is simple: developing a sales force can be very expensive. It is much easier to have another firm with an

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Health care stocks ...

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existing sales force do the work for you — especially if they pay top dollar for your innovation.

Alec Murray, VP of investments for Massachusetts Financial Services, recommends pharmaceutical stocks currently. In an interview on the Multex Investor Network Web site Murray said that the large investments companies are making in R & D efforts bodes well for the future. He looks for companies that are developing cutting-edge products with the caution that they must not have patent exposure — that is patents expiring

on their bread-and-butter products.

Caesar, of Crowell Weedon, says that the health care market can be very roller-coaster-like. Santa Ana-based PacifiCare, the fifth-largest US health care provider, recently saw its net 3 income jump by 73 percent in one quarter. The same firm saw its shares drop in value by one-half in a little under two years, between 1996 and 1997. But stock prices are back near their old levels now. In the last year its share prices are up 55 percent while other firms have endured significant tumbles.

PacifiCare made its gains by cutting membership and costs.

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Bank Reports Bode Well for Inland Empire

First Federal, Mission, Provident, and Sun Country All Earn Five-Star Honors

Inland Empire banks and savings and loans are generally enjoying robust health, two independent observers of financial institutions report. Sheshunoff Information Systems and *Bauer Financial Reports* have recently released their ratings for the second quarter of 1998.

Only two local institutions made the Bauer list of "Troubled and Problematic" banks. Bauer categorized Borrego Springs Bank as "problematic," meaning that it meets government regulatory capitalization levels, but Bauer anticipates that it may slip below those levels given

current trends. However, in the report covering last quarter, Borrego Springs Bank was listed as being officially below levels, so the "problematic" rating technically represents a modest improvement. The bank received a two-star rating for the current quarter, up from zero last

quarter, but that still leaves it on the troubled list.

Bauer listed Monument National Bank of Ridgecrest as being "under capitalized," meaning that its ratio of total risk-based capital is less than 8 percent. The "under capitalized" status is the first of four levels requiring "prompt and corrective action" by government regulators, with the final level being resolution by the government. Monument received zero-star ratings from Bauer for the last two quarters.

Overall, however, Inland Empire banks are in the upper-reaches of the ratings. Almost two-thirds of the 27 banks listed had four-star or better ratings on Bauer's five-star scale. Most showed that they were holding steady or improving, though a few dropped from five-stars to four. The four and five-star rated institutions are classified by Bauer as "recommended."

To earn a five-star rating, an institution must have twice the government required capital. Four-stars means that they have significantly more than required while three indicates full-regulatory compliance. Some also earn a three-plus rating. Two stars and below means the institution is on Bauer's troubled list.

The five-star institutions based in the Inland Empire include: First Federal Savings & Loan of the San Gabriel Valley, based in West Covina; Mission Savings and Loan of Riverside; Provident Savings Bank of Riverside; Sun Country Bank of Apple Valley; First Professional, Santa Monica; Redlands Centennial; and Redlands Federal Savings Bank.

The other report, from Sheshunoff, ranks local banks and S&Ls according to a percentile system, comparing their current health against five-year industry trends and is based on a distribution curve. It is intended to give consumers a view of a bank's condition with regard to others in its peer group. A rating of 50 means that about 50 percent of institutions rank higher. However, the closer to the extremes of the scale, the greater the disparity, so a rating of 65 puts an institution ahead of 75 percent of its peers. A rating of 76 or better puts a bank in the top 10 percent.

The following list is of Inland Empire Sheshunoff ratings:

California State, 29; Fallbrook National, 39; Valley Independent, 39; Citizens' Business, 54; Golden Pacific, 37; Foothill Independent, 23; FirstBank (Palm Desert), 24; Palm Desert National, 76; Vineyard National (Rancho Cucamonga) 25; Redlands Centennial, 28; Inland Community, 18; Monument National, zero; Inland Empire National, 1; Business Bank of San Bernardino, 44; Rancho Bank, 45; Temecula Valley, 50.

The ratings do not reflect current quarter performance, but are a starting point to evaluate a bank's health.

Health Care Professionals Find Banking Professionals Specializing in Caring for Them

The facts, it appears, are very simple. As health care industry companies consolidate and managed care systems flourish, the days of the independent practice are limited. Now, doctors must be as concerned about their practice's financial health as they are with their patients' health. They must weigh the needs of a patient's care in financial terms, and must investigate treatment options in terms of cost as well as medical effectiveness.

Two local banks have stepped in to meet the needs of these professionals who have special financial needs and experiences.

Inland Empire National Bank and First Professional Bank both maintain specialized health care operations. Their experts under-

stand the needs of physicians and their unique fields.

"I've personally spoken to a number of our clients who are less than thrilled with the whole process," said Candace Wiest, president of IENB. "Not just because of the financial problems, but because of the moral dilemma." She noted the irony of a system which was designed to take financial burdens off of doctors' shoulders forcing them to analyze costs, when making treatment decisions.

First Professional Bank's Donna Basirico noted that run-of-the-mill financial institutions are often poorly equipped to understand doctors' needs. "Many medical groups and health care professionals find they end up spending a lot of

time educating their bank about their business, which is time consuming," said Basirico.

First Professional Bank, which calls itself "California's Health Care Bank," has been serving the needs of physicians since 1982. It offers specialized services to allow doctors to deal with patients and minimize banking distractions. For instance, noted Basirico, the bank has an extensive courier service, and bank officers frequently go to the doctor's office to do business.

In addition, FPB has experts who help medical companies identify the most efficient and effective ways to grow their businesses. The relationship pays off for both parties. Stan Weissner, president of Network Pharmaceuticals and a cus-

tomers of FPB since 1995, said that he was initially hesitant when he found his company changing banks as part of a merger. But, he said, he was won-over. "They really know us and act more like a financial partner than a banker."

Inland Empire National Bank's Wiest said that her institution offers physicians a receivables-based line of credit system. This form of banking is rare and specialized, said Wiest, and it requires a strong relationship between the bank and customer.

IENB is a \$70,000 business bank based in Riverside. FPB is Santa Monica-based, and has operated a Redlands branch since 1991. Both institutions have strong ratings from the *Bauer Financial Reports*.



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Community Bank Reports Increased Income, Stock Buy-Back

Community Bank, which has one-quarter of its offices in the Inland Empire, reports a 38% increase in third-quarter income over the same period last year. The Pasadena-based bank reported \$3.8 million in income for the period. In the last year, the bank's deposits have grown by \$108.8 million, or about 15 percent.

Community Bank President and CEO Clinton L. Amoldus said "We are very pleased with the financial performance of Community Bank during the last quarter, particularly in relation to the loan and deposit growth, and our ability to maintain problem assets at an exceptionally low level." He added that the compa-

ny's "Partnership Banking" approach to business will continue to give it market advantages in addressing financial needs of the communities in which it operates.

On the heels of the news about the bank's financial performance, its board of directors authorized the repurchase of \$8.5 million worth of its preferred stock at a rate of about \$25 per share. "We believe that the repurchase of our Series B Preferred Stock is a good investment of corporate funds, and in the best interests of our shareholders," said Amoldus.

Community Bank recently received a four-star rating from *Bauer Financial Reports*, the company's second-highest rating.

Complaints... Praise! Suggestions?

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Thank you!

Inland Empire Business Journal
The source for the business world of the Inland Empire

Hemet Federal to Be Acquired By Texas Firm

Hemet Federal Savings & Loan, which has served the Inland Empire for 80 years, has tentatively been sold to a Texas-based financial giant, pending regulatory approval.

Temple-Inland Inc. will acquire HF Bancorp Inc. (Hemet Federal's parent firm) in a \$120 million deal which is expected to be completed in the second quarter of 1999. HFB's 18 branches will begin operating under the banner of Guaranty Federal Bank. Temple-Inland will pay approximately \$18.50 per share for HF Bancorp, which trades on the NASDAQ under the symbol "HEMT." Temple-Inland

is traded on the New York and Pacific exchanges as "TIN."

Guaranty Federal already operates 135 branches in Texas and California with over \$11 billion in assets.

Richard S. Cupp, who has been CEO of HFB for just over one year, said, "This business combination with Guaranty Federal will bring substantial benefits to the customers and communities served by Hemet Federal." He added that the two companies' operations are quite similar and that the merger will allow customers' access to greater resources and enhanced products.

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Community Banking and Why It Works

by Gary Youmans

People have many choices for banking in the community where they live. It is wise to look at all available options before a final choice is made. While it could be assumed that all banks are the same, it should not be assumed that an institution with the best commercials or the biggest building should be your choice. Granted, they all have the same basic products, but does the bank you are looking at go the extra mile to make you feel like you expect to be treated? If not, then it's time to look further.

The larger institutions, as a rule, do not have the time or inclination to make your visit convenient, unless you happen to be doing your grocery shopping

in a store where they have a branch. Smaller community banks generally are more responsive to the needs of the depositors and borrowers. The reason is that they have local decision-making ability, and the person that is ultimately responsible is not in Los Angeles, San Francisco or San Diego. In a larger bank, some decision makers may even be out of state.

The community banks also have more flexibility to meet the needs of customers. They can customize a product, in some cases, to fit a particular need. Finally, for the most part, the community bank is staffed by people who have left the "big bank" system because they strive to be a part of a program that allows them to be a better banker

than the "big bank" would allow them to be.

As an aid to make the right choice, I have prepared a "Top Ten List" that outlines the reasons that a community bank is a better choice than large chain banks.

10. Community banks don't charge you to visit a teller.

9. You can find the community bankers involved in the activities that make your hometown a better place to live.

8. The calculations that are done to establish your loan rate by your community bank do not require an advanced degree in finance.

7. Community banks know the areas they serve.

6. The community banks serve better cookies and coffee in

the lobby.

5. When you call a community bank, a real person answers the phone.

4. When needed, your community bank can do home (or business) delivery.

3. They still have the calendars that you have come to know, need and love.

2. Your community banker knows that the Inland Empire is not an ancient Chinese dynasty.

1. The only way the "big bank" president can find the Inland Empire is to drive east from Los Angeles and wait for the station on his radio to fade away.

Gary Youmans is executive vice president of Fallbrook National Bank.

PFF Names Tizekker to Assistant VP Post

PFF Bank & Trust president and CEO Larry M. Rinehart has named David Tizekker to the position of assistant vice president.

Tizekker is the manager of the 106-year-old company's Rancho Cucamonga branch. He joined the company earlier this year after serving in positions for two other

local banks where he garnered a number of awards.

Tizekker is an alumnus of Cal State San Bernardino and holds a bachelor's degree in business administration and finance. He is an active member of the Rancho Cucamonga Chamber of Commerce.



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ADVERTORIAL

Canyon National Bank Announces Strong 3rd Quarter Financials

Canyon National Bank has announced its third quarter 1998 financial results. Following the successful grand opening of CNB in July, total assets grew to \$17.8 million by Sept. 30.

Canyon's public stock offering, which was completed May 18th, raised \$8 million in capital. Shares of the bank's stock are currently being traded on the Over-the-Counter Bulletin Board (OTCBB) under the symbol CYNA.

Locally owned and managed, Canyon National Bank is carving out its own niche within the community. Seeking to fill the void left in the wake of major bank takeovers, Canyon offers superior customer service and fulfills the needs of small business. Additionally, it is unique in banking circles in that it is one of the first national banks with a major investment by an Indian tribe. With nearly 100% of the stock owned by Coachella Valley residents, the Agua Caliente Band of Cahuilla Indians, which owns half of the land in Palm Springs, has invested \$3.6 million in starting capital to the bank.

Canyon National Bank believes one of its strengths lies in its group of seasoned staff professionals and a board of directors with proven track records in the local civic and business community. The board of directors includes Tom Suitt, real estate investor; Robert M. Fey, realtor; Marshall M. Gelfand, CPA; Michael Harris, attorney; Stephen G. Hoffmann, president and CEO; Milton W. Jones, publisher of *Palm Springs Life*; Kipp I. Lyons, attorney; and Richard Shalhoub, McDonalds owner-operator.

According to Stephen Hoffmann, CEO and president of Canyon National Bank, "The bank's performance for its first three months is very encouraging. As initially reflected in the first public offering of common

stock when the bank was oversubscribed by over \$1.5 million, there continues to be a tremendous outpouring of support and interest in the newly-formed community bank." He further noted, "A key element to the

bank's success is the confidence people have shown in our team of employees, officers and bank directors."

Canyon National Bank, a full-service commercial bank, opened July 10, 1998 and is

located at 1711 East Palm Canyon Drive inside the Smoke Tree Village Shopping Center near the corner of Sunrise and Palm Canyon Drive in Palm Springs. For more information, please call (760) 325-4442.

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ADVERTORIAL

AppleOne On-Line: Recruiting for the 21st Century

The face of recruiting and job hunting is rapidly changing. Expensive classified ads and job fairs are giving way to the convenience and cost efficiency of the Internet. People have learned to look to the Web first when they begin a job search. Today, 70 percent of U.S. companies use the Internet for recruiting purposes. There are literally thousands of sites related to career and job-hunting issues. As technology progresses and Internet recruiting becomes the standard, staffing services will have to lead the way into the new era of on-line recruiting or perish. Most of the larger staffing services have a Web presence of some sort. The very best of these sites do much more than advertise the agency's service. Sophisticated sites bring the power and resources of the very best staffing services

into the comfort of your own desktop.

AppleOne, for example, unveiled its new Website in October. After months of research and development, AppleOne has introduced what may be one of the most advanced sites of any employment service. The AppleOne Website, www.appleone.com, is unique among employment service sites because it recognizes three distinct audiences with very different needs. Quick and easy prompts guide you straight to the information you seek. You'll find a wealth of information and guidelines for large businesses, small and emerging companies and career seekers.

"We spent a great deal of time thinking about the needs of the applicant in addition to those of potential client companies," says AppleOne Website supervisor,

Bright Ryan. "This dual audience thinking is consistent with our overall philosophy that AppleOne really has two clients, the job seeker and the hiring company. In fact, we have taken the multiple audience philosophy even further by recognizing that even with our client companies, we have two distinct audiences, large and emerging businesses.

AppleOne has taken the idea of comprehensive customer service to the limits by providing the tools and resources you need on-line. It doesn't just advertise its service to get you into the office – it actually allows you to access data and apply it in the convenience of your own home, office or wherever you log onto the Internet. For small and emerging business, AppleOne created the Emerging Business Resource Center where you'll find everything you need to start your own business.

There is a wealth of information for large companies, as well. AppleOne has compiled the most up-to-the-minute information about trends, movements and legislation affecting you. You can learn about the industry trends and discover how effectively your staffing industry is working. You can obtain a free copy of the *California Wage, Salary & Benefits Survey*, compiled by

Coopers & Lybrand and AppleOne, by using a prompt on the site.

The AppleOne Website offers job seekers unparalleled ease in finding the job of their dreams. You can build a winning resume in minutes with the AppleOne Resume Generator and send it to the office nearest you with one click of the mouse. The AppleOne site allows you to search for a job by zip code, salary, industry, skills and general key words.

When you sign on to the AppleOne Website, you gain the benefit of an on-line career counselor. It is designed to pinpoint jobs based on your criteria, but to also suggest positions similar to your interests. Your eyes might be opened to fields and positions you've never considered. Best of all, the AppleOne Website remembers your personal interests and notifies you when a position similar to the one you seek becomes available. The automatic job notification acts as your own dedicated AE in keeping you informed of opportunities in your area.

The AppleOne Website brings all of the services of an AppleOne office onto your computer. It is available 24 hours a day, seven days a week, from anywhere you can access the Internet.

The Winners Circle team in Ontario



From the left are Linda Latham, customer service; Celeste Flores, receptionist; Elaine Warren, customer service; John Wilson, vice president of sales & marketing; Darlene Penman, vice president; Jan Faulk, president, and Ed Roberts, CEO/CFO.

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The Winners Circle team in Corona

From the left are Kristy Rodgers, the branch manager; Sulema Aparicio, staffing consultant; Kat McDonald, accounting clerk; Michelle Watts & Eleanor Rising, staffing consultants; Greysi Molina, receptionist; and Julie Guillaume, account manager.



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HEALTHCARE

Women and Infants Center at DRMC Unveils New Neonatal Intensive Care Ambulance

Officials at the Women and Infants Center at Desert Regional Medical Center (DRMC) and representatives of Bower's Ambulance Service recently unveiled a new Neonatal Intensive Care Unit (NICU) emergency transportation vehicle. The vehicle, which is the only one of its kind in the valley, was designed specifically to improve response times and better service infant's needs in the valley.

"The van is different from other transportation vehicles in that it has been outfitted to the NICU's specifications, most notably with a hydraulic lift," said Donna McCloudy, administrative director of the NICU at the medical center.

"In the past, emergency technicians had to push the isolette up on a ramp, running the risk of hurting their backs and leaving infants tilted at an unnatural angle. With the newly installed modular ambulance, they can wheel the isolette onto the platform and the hydraulic lift can bring the infant up to the appropriate level."

According to statistics from the Southern California

Perinatal Dispatch Center (which monitors transports and outcomes for nine counties in Southern California), Desert Regional Medical Center performed more NICU transports than all of the community hospitals in Riverside County combined.

"Since 1990, we've had roughly 2,500 babies admitted to our unit," said McCloudy. "Approximately 25 percent of them arrived via emergency transportation services."

Since the NICU's opening at DRMC eight years ago, the unit has had specially outfitted transportation vehicles, but none were modular ambulances with hydraulic lifts. These vans are also unique in that they are larger and can have a transport team ready to assist on three sides of the infant (rather than only on one side).

The ambulance, which is owned by Bower's Ambulance Service, will be stationed at the medical center so that emergency technicians will be ready to assist with a baby in distress at all times. The hospital performs as many as 12 neonatal transports a month.

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HEALTHCARE SUPPLEMENT

Inland Empire Radiologists Open Teleradiology Office

Several Inland Empire radiologists recently opened On-line Radiology Medical Group Inc., a teleradiology office that provides after-hours diagnostic imaging reports to hospitals, physicians, emergency rooms, urgent care centers, and private radiology groups.

Teleradiology, one of the fastest growing areas of telemedicine, is widely accepted by the medical community as a viable method for diagnostic images to be electronically submitted from one site to another for professional interpretation and/or consultation.

"Typically, radiologists are on-call 24 hours a day, 365 days a year. Our after-hours service not only make life easier for fellow radiologists, but with a turnaround system of less than 20 minutes, the potential delay in patient treatment is eliminated," said Samuel Salen, M.D.,

director, On-line Radiology Group.

The founders of On-line Radiology include Frederick White, D.O., Garry Harris, M.D., and Larry Menestrina, M.D. of Hemet Valley Imaging; Samuel Salen, M.D., Steven Cobb, M.D. and James Warren, M.D. of MBS Radiology; and William Jones, M.D., Jeanine McNeill, M.D., and Alix Vincent, M.D. of Arlington Radiology.

Located on the campus of Riverside County Regional Medical Center, on-line radiology makes use of several high-resolution digital retrieval systems, which in turn make it possible to provide services to hospitals or radiology groups around the world.

On-line Radiology Group Inc. is located at 3900 Sherman Drive, Suite F, Riverside. The telephone number is (909) 469-6501. The Internet site is located at <http://www.online-radiology.com/>.

Choosing the right health plan ...

continued from page 20

independent, not-for-profit organization that accredits health plans.

Employers should ensure the health plan selected has strong physician credentialing, solid relationships with providers, and efficient customer service. It is recommended that employers check with your state insurance department for more information about health plans as they will have statistics on the number of complaints filed against a health plan. Commonly used data such as the NCQA Quality Compass report, member disenrollment rate, percentage of members filing grievances, patient and provider satisfaction levels, consumer ranking reports, and reputation of the plan also provide meaningful information in the selection process.

Health plans aren't taking prevention as seriously as they would like for you to believe

There is a perception in the marketplace that health plans are more concerned about their financial health than the health of their members. As a result, health plans have invested heavily to create the perception of being prevention-oriented but may not be taking prevention as seriously as they would like for you to believe.

Health plans argue they have an incentive to identify disease at the onset and treat it early on as a cost saving strategy. However, in reality, lack of member stabilization means that investments in prevention are many times recovered by a competing health plan.

One way to tell if a health plan is taking prevention seriously is to compare the data provided on prevention care and benchmark their results against a nationalized set of standards called HEDIS (Health Plan Employer Data and Information Set). Additionally, it is always wise to ask what wellness programs the health plan provides. For example, do they offer programs including stress management, weight reduction, and smoking cessation?

Additional benefits often realized by employers selecting a health

plan that has an effective wellness program are reduced absenteeism, sick days, and on-the-job injuries. Some organizations are reporting an increase in productivity and improved morale when they select a health plan that is taking wellness seriously.

Financial incentives to restrict health care

There is concern that physicians are being forced to base treatment decision on what the health plan will cover. It is quite possible that a physician selected by a patient may have lost some freedom as their decisions on procedures are reviewed and sometimes overruled.

It should be realized that most corporations make money whenever you use their product, but health plans profit when you don't use their product. There are financial incentives to underserve members. This is more of a concern with employers who have employees with chronic conditions requiring regular attention. Employers should also look for a health plan that offers a full product line including medical, dental, life, long-term disability and short-term disability as working with one health plan will require less administrative time and potentially reduce costs.

Financial stability is an important factor and should be considered in the health plan selection process. Financial information is readily available since Wall Street has a keen eye on health plans. Further, many are publicly held corporations meaning they have to disclose financial data which is readily available by checking with Standard & Poors or A. M. Best.

And finally, a good relationship between the health plan, providers and employers should exist with open lines of communication.

If you would like to learn more about how to choose a health plan, call Loma Linda University Medical Center at 1-800-558-6297.

S. Eric Anderson, Ph.D. is an Associate Professor and Chair, Health Administration, School of Public Health, at Loma Linda University.

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At deadline ...

continued from page 3

Regional Waste-by-Rail Landfill Secures Last Major Permit:

Representatives of the Mesquite Regional Landfill have announced that their waste-by-rail to landfill project now has all major permits secured. Approval from the Imperial County Air Pollution Control District

(JCAPCD) completes the major permits authorizing the facility to operate, and follows the first ever solid waste facilities permit granted to a waste-by-rail landfill by the California Integrated Waste Management Board. Mesquite also has successfully defended two court challenges.

Located about 35 miles east of

Brawley in Imperial County, the facility is designed to receive non-hazardous municipal waste from municipalities throughout the region. Bob Filler, landfill general manager, said, "We anticipate that, as existing landfills in populated areas close... waste jurisdiction will rely on the Mesquite Regional Landfill to replace the older, local landfills. We believe that construction could begin as soon as the year 2000.

To be constructed above ground near the UP rail line, the Mesquite Regional Landfill will be operated by Arid operations, a wholly-owned subsidiary of Gold Fields Mining Corporation. The landfill is permitted to receive 20,000 tons per day for a lifespan of 100 years.

Henthorn Takes Reins of Convention Bureau

The San Bernardino Convention and Visitors Bureau has named Steve Henthorn as its executive director. He joined the organization on Nov. 23. Henthorn comes to the bureau from two local companies. He was the director of sales and business development for the National Orange Show, and before that worked for the Stampede baseball club as director of group sales. He also has worked with Ramada Inn and the San Bernardino Hilton.

Henthorn is a San Bernardino native and a graduate of San Geronio High School. He holds a bachelor's degree from California State University, Chico.

Forbes list ...

continued from page 3

fiscal year. Formed by Ralph and Goldie Lewis some 40 years ago, the company employs some 850 people at its operations in California and Nevada. It is the 10th largest home building and real estate firm in the country and has built more than 60,000 homes and apartments nationwide. The company rose from the 403 position on last year's list.

Lewis Homes recently entered into a sales agreement with national home developer Kaufman & Broad.

Other notable companies on the list with Inland Empire ties include: Cargill, the No. 1 company on the list with \$51.4 billion in revenues, has local processing plants; United Parcel Service, No. 3 on the list; Ernst & Young (No. 12); and Hensel Phelps Construction (No. 228) which recently added to its annual \$935 million in revenues when it built the new Ontario Airport terminals.

Unpleasant tax surprises ...

continued from page 5

retirement plan.

Let's say you have 100 shares of a fund with a net asset value of \$50, for a total value of \$5,000. If 10% of the fund's value represents trading profits that the fund realized this year, you will get a payout of \$5 a share, or \$500. (The fund's share price will drop by that \$5 when the gain is paid; your account value holds steady if you invest the money.) You will owe at least \$100 of the supposed windfall to the tax man, even if you reinvest the gains and never actually touch the money.

If you buy the fund just days before the gains are distributed, you have the same burden as any investor who was in for the whole year, even though you weren't a shareholder when the gains piled up.

As a result, the standard advice of recent autumns — when big profits created big gains — went some-

thing like this: Don't buy funds for taxable accounts near year end without an estimate of when and how much the fund is likely to distribute.

That advice holds this year, even though many funds are showing losses and investors would expect to have nothing to worry about.

In an effort to lock in gains, beat back a decline or reshape a portfolio over the last few months, many fund managers sold stocks they owned for a long time. That meant realizing long-term gains which — unless they can be offset by losses — are about to be passed to you. To see how ugly things can get, check out the Artisan Small Cap fund, which was down 26.03% through Oct. 1. On Sept. 30, the fund paid a 96-cents-per-share gains distribution, amounting to 9% of the fund's per-share value.

So let's say you had 500 shares in the fund at the start of the year, which would have been valued at

\$7,075. Assuming you reinvested the gain when it was paid, your stake is now worth about \$5,200. But, the gain is a \$480 blot on your tax form; the best you can hope for is about \$100 taxes due for the privilege of losing some \$1,875 this year.

Artisan is by no means an isolated case. Some funds — Oakmark and Clipper being two notable examples — made early distributions rather than prolong the agony.

"This is the year when people will figure out that a fund's tax efficiency is an issue," says Don Phillips, president of Morningstar Inc., the Chicago-based research firm. "Paying taxes on a fund that was mediocre or that lost money adds insult to injury, and investor's aren't going to be happy about it."

"As a result, some fund executives have decided that it is better to get this over and done with than to let it drag out and have people sit out of a fund waiting for the gains to be paid before investing for some sort of a rebound."

You can't sell a fund to beat the gains tax, since you are part of the fund's price until it is distributed and a sale would realize current gains and more. You can, however, avoid buying or trading into a fund that is about to make a big payout.

Many fund families will offer preliminary gains estimates in the next few weeks. Call your fund

families to ask when they plan to pay gains and how much they expect to pay. Estimates are fluid, but they allow for a ballpark estimate of the "tax load" you would pay if you invested before gains were distributed, as well as the tax burden you will have to pay for a fund you own now.

Divide the projected gain by the current share price. Multiply the result by the amount you plan to invest and the result is the amount of money the fund would return when it pays gains. Expect one-fifth to one-third of that money to be added to what you owe the government on your next tax return.

"There is no sense in making an investment just to get hit with an immediate capital gain," says Roger C. Gibson of Gibson Capital Management in Pittsburgh. "You can avoid buying those gains just by paying attention to them. And when you see the taxes due on gains realized by a fund you have owned all year, you almost certainly aren't going to want to do anything that makes you pay more right now."

This column was reprinted from New Orleans City Business. Mr. Jaffe is mutual funds columnist for the Boston Globe. He can be reached by e-mail at jaffe@globe.com or at the Boston Globe, Box 2378, Boston, MA 02107-2378.

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Survey ...

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importance, said a Carlson official, because there is a very strong employment market now, and qualified applicants for many positions are few and far between. For example, there are 190,000 vacant positions in the technology industry alone. That means employers must go farther and do more to keep their employees from going elsewhere.

The survey was based on interviews with 2,000 full-time employees. It did not give a geographic breakdown of the subjects.

Among other interesting findings of the survey:

- 83% of respondents rated their quality of life at work as better than "fair" while 52% described it as "very good" or "excellent."
- Almost 40% work for a company with no formal process for measuring productivity.
- Only about one-third of the respondents said that they are rewarded beyond their base salary.
- Only 14% expressed dissatisfaction with their employer.
- But, only 28% strongly indicated that they plan to be with their present employer for another year. Only 15% strongly agreed that they would spend the rest of their careers with the same company.

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Professional Practice Sales 364 E. First St. Tustin, CA 92780	2,000+ Nationally 25+ I.E.	0 3	5 1966	Practice Appraisals, Practice Sales, Professional Business Sales	Tustin	Thomas M. Fitterer President (714) 832-0230/832-7858
Quinn Business Sales 6825 Magnolia Ave., Ste. C Riverside, CA 92506	WND	1 1	4 1957	Business Brokerage Services	Riverside	John J. Quinn Broker (909) 787-8812/682-1783
Small Business Sales 22365 Barton Rd., #208 Grand Terrace, CA 92313	WND	1 1	2 1989	Small Business Sales	Grand Terrace	Marty Roelle Broker (909) 824-1424/824-2746

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People, places ...

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Mendelsohn, who was promoted to a management position at Donahue Schriber's Newport Beach corporate office.

Prior to joining Donahue

Schriber, Brosi was with Trizec Hahn, serving as general manager for Puente Hills, Fox Hills and Plaza Pasadena regional malls in Southern California. She has 11 years of property management experience in the shopping center

industry. Her career also includes 13 years of experience in retailing.

At Montclair Plaza, Brosi will be responsible for overseeing operations, leasing and marketing programs for the 1.17 million-square-foot regional shopping center.

Kiner/Goodsell Appoints Brenda Rosales-Rincon Bilingual Copywriter

Kiner/Goodsell, one of the largest full-service marketing firms in the Inland Empire, is pleased to announce the appointment of Brenda Rosales-Rincon to the position of bilingual copywriter.

She brings with her a diverse communications background, including advertising and public relations for the general and Hispanic markets.

After graduating from the University of Southern California, Rosales-Rincon joined Edelman Worldwide Public Relations in Los Angeles, working on Fetzer Vineyards, the state of California, MacMillan/McGraw-Hill and various other accounts.

Most recently, she was a copywriter for the Robinson's-May corporation.

A Coachella Valley native, Rosales-Rincon and her husband recently moved to La Quinta from Los Angeles. She is a graduate of Coachella Valley High School and, while in college, interned as a reporter for two summers at the *Desert Sun*.

Kiner/Goodsell has expertise in many industries as evidenced by its diverse roster of clients including Spotlight 29 Casino, KESQ-TV3 Desert Imax Theatre, Merv Griffin's Resort Hotel & Givenchy Spa, Las Casuelas Nuevas and The Gardens on El Paseo.

Charles E. Webster Joins Fallbrook National Bank Mortgage Department

Charles E. Webster has joined Fallbrook National Bank as a mortgage business officer in the bank's Vista loan production office.

Mr. Webster brings over 20 years of mortgage banking experience to his new position. Prior to joining Fallbrook National Bank, he was a residential loan consultant for Washington Mutual. His previous experience also includes senior management positions with various major banking firms.

He holds a bachelor of science degree in political science and a minor in business and history from Lamar University in Beaumont, Texas. He lives in the Fallbrook area.

The Fallbrook National Bank loan production office, located in Vista, offers the complete range of loan services including mortgage, SBA, construction and aircraft lending. The bank also recently opened a new full-service banking office in the Shadowridge area of Vista.

Who's who ...

continued from page 17

co-director of the Inland Empire Entrepreneur of the Year awards program since 1994.

Ms. Anderson is a graduate of Northeastern University and holds a bachelor of science degree in business administration. She is licensed as a CPA in California and is also a member of the American Institute of Certified Public Accountants (AICPA) and the California Society of CPAs.

Ms. Anderson has been involved in many community activities in Riverside over the past several years and is currently involved with: Monday Morning Group; Raincross Club; Riverside County Philharmonic; CORE21; advisory boards at Cal Poly, Pomona and Cal State University San Bernardino; and the A. Gary Anderson Graduate School of Management at the University of California, Riverside Advisory Council. She was inducted into the Cal Poly Pomona Accounting Hall of Fame in 1994, and was recently honored by the Cal Poly Board of Governors of Beta Gamma Sigma as Business Professional of the Year - 1998. She was also named as one of the 1998 Business Press Women of Distinction, and received the 1988 YWCA and Greater Riverside Chamber of Commerce Women of Achievement Athena Award.

David J. Harris



Mr. Harris is an Assurance and Business Services (AABS) partner in the Riverside office of Ernst & Young LLP. He has more than 14 years of accounting, auditing and business advisory experience serving public and privately held and entrepreneurial service companies in the retail, distribution and manufacturing industries. His experience includes initial public offerings, mergers and acquisitions, due diligence and business advisory services. He has served as director of the Entrepreneur of the Year awards program since 1995.

A graduate of California State Polytechnic University, Pomona, Mr. Harris has a bachelor of science degree in accounting. He is a licensed certified public accountant in California, a member of the California State Society of Certified Public Accountants and also the American Institute of Certified Public Accountants.

In recent years, Mr. Harris has been involved in many community activities and organizations in the Inland Empire including the United Way of the Inland Valleys, the advisory board at Cal Poly, Pomona, the Riverside Downtown Association and the March of Dimes. He is currently past chair of the board of directors of the United Way of the Inland Valleys.

Robert J. Sepe



A partner in the Riverside office of Ernst & Young LLP, Robert J. Sepe has more than 20 years experience specializing in personal finance planning, partnerships and personal service corporations. He joined the firm in Dec. 1983, and became a partner in 1985. He was one of only two tax partners in eight western states admitted that year. In Oct. 1993, Sepe was named as group leader of the Personal Financial Planning practice for the Inland Empire office.

Mr. Sepe graduated summa cum laude from the University of Santa Clara in 1974 with a degree in accounting. He is also a 1977 graduate of Boalt Hall School of Law, University of California, Berkeley. Today, he resides in Riverside with his wife and two daughters.

Active in community affairs, Sepe is past president of the Easter Seal Society of Riverside; a member of the YMCA Technical Endowment Committee and board of directors; on the board of directors of the Riverside County Philharmonic and a member of the Riverside Community Hospital Foundation

Committee for planned giving. Professionally, he is a member of the American Institute of Certified Public Accountants, the California Society of Certified Public Accountants, the California Bar Association and is a tax court practitioner with the United States Tax Court.

William J. Healey, III



William J. Healey, III, CPA/PFS, J.D., is a partner with Maryanov Madsen Gordon and Campbell, CPAs, the largest CPA firm based in the

Coachella Valley. A native of Ohio and an honors graduate of Youngstown State University, Healey joined the firm in 1986. He is an active member of the valley's business community and has developed a diversified base of clients involving real estate, construction, retailers, service companies and more. His experience is broad with particular emphasis on all types of taxation, business and financial planning, estate and wealth transfer planning, auditing and financial reporting. He also assists clients with pension and retirement plan development and administration.

Healey is a founding member of the Coachella Valley Business Forum and the "Smart Business in the 21st Century" business seminar series. He has been active in various community organizations including the Eisenhower Medical Center, Planned Gifts Committee, the city of Palm Springs Business Lending Committee, the Desert Bar Association and the Desert Estate Planning Council.

Healey most enjoys the professional fulfillment of solving problems and helping clients achieve success is his motivation. MMGC has offices in Palm Springs and Indian Wells and has been serving the Palm Springs desert resorts area since 1964.

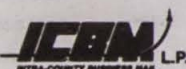
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REAL ESTATE

Riverside County New Home Sales Outselling Supply, Out Pacing 1997; Resale Prices on Upward Trend, Reports Say

Riverside County's new home sales continued to outsell last year, despite falling by more than 14 percent during the third quarter of 1998 (mid July through mid Oct.), a recently released report shows. The trend was caused by new home projects selling out of current supply, says the Meyers Group Real Estate Information LLC report. At the same time, another firm's report indicates that home prices in the region are moving upward consistently, if modestly.

Steve Johnson, principal and CEO for the Meyers Group, said "The decline in sales is directly attributable to the tremendous sales of the first two quarters of the year, which out raced home builders' ability to supply the market."

According to the Meyer's Group report, 2,307 new homes were sold this quarter, which was a 14.78 percent decrease from the second quarter, but an 11.77 percent increase compared to the third quarter of 1997, when 2,064 units were sold.

First American Real Estate Solutions, a nationwide real estate information company, reported that home resale prices in the Riverside-San Bernardino area were up 4.6 percent since last fall. The region had the 31st highest rate of increase in the nation. Neighboring Orange County was first on the list at a whopping 23.2 percent, with San Diego a close second at 18.8 percent. Even so, current Orange County home prices are a mere 4.4 percent above early 1990s' levels.

Job Growth, Vacancy Declines Bode Well for Region's Apartment Market, Marcus & Millichap Report Finds

The nation's largest commercial real estate brokerage firm specializing in income-producing properties has reported that sales and construction of apartment buildings were down in 1998, and prices remained flat. However, the report indicates that the region's continuing positive economic outlook should improve those figures.

Marcus & Millichap Real Estate Investment Brokerage Company reports that permits for new apartment construction for just 937 units were issued in the first half of the year. However, the report predicts that continuing job and population growth in the area will force cities to allow more new apartment buildings.

Sales velocity for multi-family complexes in the region is down 28 percent from 1997 and the average price per unit is currently \$35,400. The sales volume for apartment buildings is the lowest since early 1997.

Vacancies in Inland Empire complexes declined slightly to the six percent range for 100-plus unit complexes, and 10 percent for smaller complexes. The vacancy rate is expected

to be gradually reduced, though low interest rates will continue to encourage single-family home purchases.

Despite the various world economic crises, and resulting slow-downs in some local economic sectors, especially in export-related industries, the report forecasts job growth of 4.9 percent in 1998, and continued growth in early 1999. Preliminary figures for the August 1997 - August 1998 period are 5.5 percent. The demand for housing in the region, caused by the continuing population influx, will result in even higher employment levels.

Rent levels in the region scooted up by about four percent with larger complexes enjoying the largest increases. However, there was no consistency in these changes across the region. Some owners told Marcus & Millichap that rates had increased more than \$100 over the last 12 months, while others reported no change what-so-ever.

More information on the report can be down-loaded from the company's Internet site, www.mmreibe.com.

Colleen Shaw Named Inland Empire SMC President for 1999



Colleen Shaw

Colleen Shaw is the newly elected president of the Inland Empire Sales and Marketing Council. She is a 12-year new home industry veteran and director of sales and marketing for Premier Homes. She will take the reins at the IE-SMC for 1999.

Active in the IE-SMC since 1996, Ms. Shaw has served on the board of directors for three years and on the executive board for the past two years. She has chaired numerous committees, facilitating programs, sales awards, public relations and social events.

She was the recipient of the President's Award, Volunteer of the Year and Marketing Director of the Year awards in recognition of her outstanding efforts.

In addition to her involvement with the IE-SMC, Ms. Shaw sits on the board of directors of the Building Industry Association-Riverside Chapter and is an active member of the SMC-Los Angeles and Ventura Chapter.

She began her career in 1987 at Coldwell Banker Escrow. In 1989, she entered new home sales at Pulte Homes. In 1994, she started as community sales manager at Premier Homes and was promoted to her current position in May 1996. Her education includes a degree in communications and journalism from California State University, Fullerton.

REAL ESTATE

300 Acre Expansion of Sun City Palm Desert Announced

Del Webb has announced a major expansion and new phase of the Sun City Palm Desert development. The new phase will include a 25,000 square-foot club house with a fishing lake, 950 homes and other features. The expansion will cover about 300 acres, or about half of the undeveloped land on the northern por-

tion of the Sun City property.

A company official said that the expansion will include about \$12 million in improvements and additions to Sun City recreation facilities. Another nine holes of championship golf will be added as well. Construction will begin next summer and end by the summer of 2000.

Catellus Development Corporation Names Charles A. McPhee Vice President, Industrial Development Southwest



Charles A. McPhee

Catellus Development Corporation, a leading national developer, one of Southern California's largest build-to-suit developers, has appointed Charles A. McPhee as vice president, Industrial Development Southwest. In his new role, McPhee is responsible for overseeing the development, acquisition and leasing/marketing of Catellus' industrial projects throughout Southern California, a portfolio which currently includes over 10 million square feet of developable land in Southern California.

"Given... Catellus' considerable portfolio of developable land in the area, Charlie will play a key role in expanding our industrial presence throughout the southwestern United States," said Timothy J. Beaudin, senior vice president of property operations for Catellus.

Prior to joining Catellus, McPhee served as senior vice president of leasing and operations for the commercial and industrial division of The Howard Hughes Corporation. He also served as senior sales consultant for CB Commercial Real Estate Services' Los Angeles brokerage office.

A resident of Laguna Niguel, McPhee, 35, graduated from Santa Clara University with a bachelor's degree in English. He is currently an active member of the Urban Land Institute (ULI) and the International Development Research Council (IDRC).

Catellus Development Corporation is one of the nation's premier diversified real estate operating companies. The company's portfolio includes income-producing buildings, land leases, and desert and agricultural land.

David Evans & Associates Names Two to New Positions



Cliff Simental

The engineering and development firm David Evans and Associates has announced two major staff changes in the Inland Empire area. On Nov. 2, Cliff Simental was promoted to office manager and vice president of DEA's Ontario office. He has served as a project manager in the company's Southern California offices for more than eight years, and has been in the surveying industry for two decades. His background includes project management in transportation, utility and land development projects. He has worked as a consultant to the US Army Corps of Engineers and Caltrans and is a registered surveyor in two states.

On the same day, Jeffrey Rupp became the company's newest vice president. Mr. Rupp has worked on numerous projects in a variety of formats including drainage facilities, railroads and shopping centers for companies as large as Walt Disney and KABC television. He has also worked on projects for the city of Los Angeles over the last two decades. Rupp is a graduate of Cal Poly Pomona.

DEA is an 800 employee firm with 22 offices across the country. It is based in Portland, Oregon.

Hemet Purchase Gives Bascom Group 2,000 Apartment Units

With the purchase of a 276-unit Hemet apartment complex, the Bascom Group's holdings have topped 2,000 units, a company press release announced. The 10.8 acre complex on Devonshire Avenue was sold for \$8.45 million.

The property will be managed by Property Management Only of

Vista and more than \$700,000 in upgrades and improvements are planned.

The two-year-old Bascom Group also holds 2.4 million square feet of industrial space in Southern California. The partnership is based in Irvine, and is owned by Chenco International Investment Company of Las Vegas.

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48 HOUR EXECUTIVE GET-A-WAYS

Room Service Aboard the Queen: Another Night to Remember

Catalina Island is Southern California's Playground

by Joe Lyons

The *Queen Mary* is a survivor. You saw the rusted hulk of her sister ship sitting in Hong Kong Harbor in "The Man With the Golden Gun." You might also have seen a movie featuring their distant cousin, *RMS Titanic*. In fact, the *Queen Mary* has quite a movie resumé. She played the "Poseidon," before the tidal wave hit. She played herself in the Frank Sinatra caper flick "Assault on a Queen." She is still used today as a movie set.

She also has a proud record of service as a veteran of WWII.

She now sits in regal semiretirement, a stately dowager, docked at Long Beach. Her walkways and wiring are set up like some sort of

life support system, keeping her alive and lit. She will never sail again under her own power but she has been left with the dignity to float on her own.

Her moniker is now "Hotel" *Queen Mary*. And although she was never designed for that purpose, she serves well.

I have come to see if this ship of the line can provide room service like a contemporary hotel. She can.

I find it interesting that a North Atlantic ship features so much Chinese food, but her pot stickers are as good as any I've enjoyed in a Chinese restaurant. The seafood Caesar with shrimp, scallops, crab meat and croutons, has real grated cheese, not the powdered stuff. These days it is hard to tell real crab

and scallops from pre-processed, but I was assured by Room Service Director Judith Thurman that they do not use perch or shark substitutes. Everything is as advertised.

In the main ballroom, you can always signal for a waiter. In the room you get what you call for.

The Hawaiian stir-fried shrimp is not only tasty, it comes with good presentation. Looks are an important part of room service. So is warmth, and the *Queen* delivers both. The stir-fried vegetables are done just right and they didn't get soggy under the plastic wrap. The bed of rice was fresh, not clumpy.

As with any hotel, you can leave the breakfast menu hanging on your doorknob before you retire at night and have breakfast delivered in the

morning. Again the presentation was beautiful and there was lots of coffee — a requisite in the AM. Eggs were done just right, and the home-fried potatoes were not greasy, but they could have used some more onions.

The Hotel *Queen Mary* now has a new neighbor, the Russian diesel submarine *Scorpion*. There are tours of both everyday. They discourage young men from standing on the bow to hollar, "I'm the king of the world."

Rest assured, a night in a cabin aboard the *Queen* is an event to enjoy, and when everything else seems the same, the great lady of the seas still provides a distracting get-away.

For reservations or information call the Hotel *Queen Mary* at (562) 435-3511.

Santa Catalina Island is a favorite playground for Southern Californians and visitors to the area. Here sits a myriad of outdoor activities along with options for rest and relaxation.

The town of Avalon, which is served by sleek Catalina Express boats from San Pedro, Long Beach and Dana Point Harbors, is a quaint village with an oceanfront promenade lined with restaurants, boutiques and hotels. From the promenade, visitors can stroll along the colorful Pleasure Pier, which offers numerous opportunities for exploring the island's emerald waters with world-famous glass bottom boat rides, a semi-submersible undersea tour, flying fish boat trip, coastal cruise and a romantic, sunset buffet cruise.

Cars are strictly limited on the island, so most visitors rent bicycles or golf carts or take motor coach tours of the island's



View of Avalon Harbor, Santa Catalina Island.

beautiful interior. The greater part of the island is owned by the Santa Catalina Conservancy, a private, non-profit membership foundation formed to protect and restore the natural resources. As a result, Catalina's interior is teeming with flora and fauna found nowhere else in the world. Catalina Discovery

Tours offers trips into the rugged interior where one can see deer, buffalo and island fox roaming free on the diverse landscape, which ranges from dry, coastal desert to verdant woodlands.

For the outdoor enthusiast, there are camp grounds, hiking paths and scenic trails, which

can be explored by horseback. There are also wonderful, protected coves with forests of giant kelp and underwater gardens for the enjoyment of snorkelers and SCUBA divers.

Accommodations on the island range from outdoor campsites at Two Harbors to intimate B & B's and AAA three-diamond hotels in Avalon such as the Mediterranean-styled Hotel Villa Portofino and the Pavillion Lodge with 71 guest rooms situated around a garden courtyard.

While summer months are the busiest times of the year, Santa Catalina Island is a year-round destination with a temperate climate that averages 76.1 degrees in the summer and 63.2 degrees in the winter months.

For reservations call: Catalina Express (800) 429-4601, Discovery Tours/Pavillion Lodge (800) 626-7496, or Hotel Villa Portofino (888) 510-0555.

Mountain Resorts Offer Many Ways to Get Away From It All

Among the most popular attractions in Southern California, the Inland Empire mountain resorts offer a wide variety of entertainment and recreation for locals and visitors alike. With easy, quick access contrasted by ample physical separation and a totally different ambiance, the mountain resorts offer quick but complete sanctuary from the rough-and-tumble of the real world.

"Don't pigeon-hole us into one type of accommodation or activity," says Mark Hannah, president of the Big Bear Lake area Chamber of Commerce. While the fishing and boating season is now essentially over, the local ski season is just warming up (or, is that

cooling down?). Resorts in the area are making their own snow and, Hannah indicated, the mountain will be a skier's paradise by early December.

If indoor fun is more your style, the Big Bear Performing Arts Center has plenty to entertain you. Their recent presentation of "Annie Get Your Gun" is expected to play to large, enthusiastic crowds, Hannah said. On weekend nights, tourists in Big Bear Village can venture out on romantic horse-drawn carriage rides.

The Big Bear area features nine bed-and-breakfasts and several top-notch hotels and lodges. The busy season in the area starts about this time of year and wraps up by early spring. To get to Big Bear,

take Highway 330 into Running Springs and Highway 18. Follow that to the Big Bear Lake dam, turn right, and the Village is about four miles down the road.

If you take Highway 18 directly out of San Bernardino and hang a left at Highway 173, you'll come to Lake Arrowhead. This is another bit of God's country in our backyard, and the rule here is variety. Dining options alone run from diners to quaint cafés to four-star fine cuisine.

Lodging opportunities include cabins, top-of-the-line-hotels, motels and no less than a dozen B&Bs. Overnight prices range from princely to something your average journalist can handle with a smile. And if it's stuff-to-do

you're looking for, Lake Arrowhead has you covered. The first weekend of December will feature the Lake Arrowhead Classical Ballet's presentation of "The Nut Cracker." Then there's skating at the Blue Jay Ice Castle. The Mountain Skies Astronomy Society will keep you looking up, quite literally, and Arrowhead Queen Boat Tour company will take you for a stately spin around the lake.

For more information about Big Bear Lake area resorts, call 800-801-5253. Log onto the Internet at www.lakearrowhead.net or call (909) 337-3715 for the Lake Arrowhead Communities Chamber of Commerce.

Laguna Beach: A Short Drive and a World Away

It's 6:00 on a Friday night. You've just completed your 50th hour in the office, plus a few nights of heavy reading. You've earned your weekend. You want it to be nice. You don't want it to be at home. Laguna Beach may be just the place for you.

Located about 90 minutes' drive from the heart of the Inland Empire, Laguna Beach offers a wide variety of accommodations and activities. It is just right for a couple of days away from it all, but not far from it all.

Nine lodging establishments, ranging from full-service, first-class hotels to quaint, but plushly appointed B-and-Bs provide everything a person would want for a short session of "dropping out of sight." Prices range from the low \$60s to more than \$500 per night.

Of course, one of the things the Laguna area is best known for is its arts colony. Even the

local high school's nickname is "The Artists." "Gallery Row," the 300-500 blocks of North Pacific Coast Highway, offers 12 fine art galleries and was the original location of the Sawdust Festival. On Laguna Canyon Road visitors can find the Art Institute of Southern California.

The community dates to the 1880s, and historical buildings abound, including a lifeguard tower that was originally part of a 1930s gas station, and a house actress Betty Davis lived in during the 1940s.

Being a beach city, there's plenty of surf and beautiful sunsets. Ocean wildlife can be seen up close at the "Friends of the Sea Lion Marine Mammal Center" which is also on Laguna Canyon Road.


For more information, check out the community's Web site, www.lagunabeach.com.

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48 HOUR EXECUTIVE GET-A-WAYS

Pillows and Six-Packs... Our New Travel Companions

observations by Joe Lyons

"Traveling in style" doesn't mean what it used to.

Look at some of those old black-and-white films and you'll see dad strolling through the train depot in his gray suit with a white shirt and a thin dark tie. Mom wore her cotton dress with the June Cleaver pearls and a Mamie Eisenhower hat. People dressed for travel. Not anymore.

Today, people going through the airport look like they just got out of the shower. Shorts or jogging pants, rubber flip-flops, T-shirts and baseball caps are as good as it gets sometimes. Matching luggage has been replaced by plastic shopping bags and duct-taped cardboard boxes.

The truth is that airport officials would prefer something in between. While a better quality of traveler would

be nice, most airlines will tell you that ladies should wear flats and slacks on board, just in case of trouble. Sliding down the escape ramp just doesn't work in heels and a puffy dress.

Airlines themselves have brought about travel changes as they have adjusted the rules for baggage. So many people got tired of waiting for suitcases that they learned to stuff everything they needed into their carry-on bags. As lap-top computers and purses and such were included, the airlines put limits on how much you could stick under your seat. Now, some people are actually packing socks and a toothbrush into their computer bag.

Then there are the road travelers. Have you stood outside of a hotel to watch people checking in?

Probably not. But I have.

The first thing I noticed was

...pillows. It's not just kids. And it's not just my ex-wife's eccentricity. Many people, young and old, have decided that where they lay their head to sleep is just not the same on a hotel pillow. It's not a teddy bear, but it must be the next best thing. It is surely larger than the one in the room. And they carry it with pride.

There are shopping bags, too. Not the ones full of clothing. These are the ones with groceries, potato chips, peanuts and pretzels. Maybe carrots or apples or bananas. Something to nibble on without having to call down for room service at 1 a.m. Second to this bag of food is the 12-pack. It could be beer; it could be Dr. Pepper. It is definitely cheaper than the honor bar. In fact, those locked cabinets full of \$8 macadamia nuts seem to have disappeared and I have to think that this self service

form of snacking may have brought about their demise.

It could very well appear that the hotels have encouraged some of this backpacking. They have added the wet bar sink, the refrigerator and the complimentary morning coffee pot. Not to mention the free cable TV including CNN and HBO. So why not get comfy and sit back. If you can't sleep, watch a movie and nibble.

Add to this is the fact that Nintendo and VCR hook-ups are just as important as Modem plugs.

Nonetheless, travel today has changed a lot. Getting there used to be half the fun. Now, we pack our fun with us or we don't go at all.

Joe Lyons, anchor of the Inland Empire Television News, is a regular contributing columnist for the Journal.

DESERT BUSINESS JOURNAL

Richard R. Oliphant: Leader of Coachella Valley's Rise Looks to Bright Future Land Opportunities, New University Seen as Keys to Desert Area's Further Success

It may be possible to write the history of the Coachella Valley without directly mentioning Richard R. Oliphant, but only with a brief summary paragraph. Oliphant is more than the leading developer of the last 35 years in the region, he is one of the leading forces of its existence.

Oliphant is owner, partner, board member or president of no less than eight businesses — make that major businesses — in the region. His involvements include real estate, construction, recreation property, investment and building management, as well as serving on the board of directors of a mining company.

And that is just his current business involvements.

From 1974-92 Oliphant served

his hometown, Indian Wells, as an appointed and elected leader. From 1984-92 he was the mayor of that community.

And, though he is now out of elected office (and expresses a firm desire not to run for higher office), he is still working as a community leader with organizations as diverse as children's causes, K-12 higher education, business development, government advisory boards, community service clubs and political leadership organizations.

Almost every city in the Coachella Valley has had a "Richard R. Oliphant Day" to recognize his contributions.

Dick Oliphant came to the Coachella Valley in 1962 from Tucson, Arizona, where he had just finished building a golf course

development. The Iowa City native had begun working in construction at his parents' general construction business while he attended the University of Iowa. By 1957 he had formed his own companies in diverse fields of the development and construction industries.

After a short stint in Arizona with a large contracting and construction firm, where he built 2,500 housing units and the first golf course in Pima County, business brought him to the desert area. He planned on staying only a short while.

Instead, he and his family fell in love with the area. "We found paradise, how can you go anywhere else," he asked.

The job that brought him west was Palm City, California's first

retirement community. Two years later, he and Frank R. Goodman formed Affiliated Construction Co., bought the development, finished it themselves and changed the name to Palm Desert Country Club.

Over the next 20 years, Oliphant and Goodman constructed more than 1,200 apartments and 100,000 square feet of commercial space. They also built the Palm Desert Resort Country Club with 960 condominium units and a 40,000 square-foot clubhouse and meeting facility.

Today, Richard and his son, Wes, are the commanding force behind Affiliated Construction. They have built numerous commercial and residential developments

continued on page 48



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USFilter Introduces Cutting Edge Technology for Water Reclamation: Imperial Valley Pilot Project Has Potential Applications Worldwide

USFilter has unveiled a cutting-edge technology that has the potential to offer farmers in California — and around the world — a way to make limited local water supplies go further.

The company is using advanced, microfiltration technology to test its ability to remove harmful elements from agricultural drain water so that it can be safely reused for irrigation purposes. This essentially creates a net gain in the local water supply, freeing up more fresh water for residential and other potable uses.

The technology was unveiled at USFilter's Agricultural Reclamation Plant in the Imperial Valley, which for years has been involved in negotiations with San Diego officials over water rights. Imperial Irrigation District agreed earlier this year to transfer a portion of its Colorado River entitlement without affecting the amount of water available for agriculture.

The technology gives the Imperial Irrigation District a means of conserving the water needed for

the San Diego transfer without hurting Imperial Valley's farmers, who produce more than \$1 billion in agricultural commodities annually, including much of the nation's winter vegetable supply.

"No one has ever attempted to recycle agricultural runoff water," said Richard J. Heckmann, USFilter's chairman and chief executive officer, "Our success in developing this technology is a direct result of our strategic growth strategy and our ability to successfully integrate cutting edge technologies in unique ways."

The project removes harmful chemicals such as nitrates and selenium as well as dirt from Alamo River water, while demonstrating the potential to reuse recycled water to irrigate crops.

"USFilter believes its technology will recycle enough agriculture runoff from the Alamo River to keep the Colorado River Aqueduct full. This would mean that up to 600,000 acre feet of transferred water per year could be replaced with recycled water," said Heckman.

Green Named Dean of Economic Development at COD

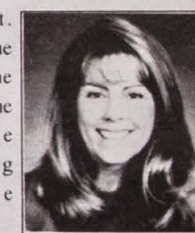
Jackie Hall Green, a 13-year staff member at College of the Desert, has been named Dean of Economic Development and Community Education for that institution. The announcement was made by College of the Desert President William R. Kroonen.

Green joined the school faculty in 1984 as an instructor in the Developmental Education

Department. Since 1992 she has been the director of the Workplace Learning Resource Center.

She is a graduate of South Dakota State

continued on page 49



Jackie Hall Green

Kiner/Goodsell Announces Expansion, Opens New Graphic Design Office

Kiner/Goodsell, one of the largest full-service marketing firms in the Inland Empire, has announced the expansion of their graphic design services with the opening of a new graphic design office.

"The agency's growth is in accordance with the growing need of our clients," said Lea Goodsell, vice president of creative services. "We're responding to the growth in the Coachella Valley, but we're also anticipating it."

The firm provides a variety of quality graphic design services to

their clients, ranging from print advertisements to corporate logo design. Their team includes five graphic artists with diversified backgrounds.

In addition, Kiner/Goodsell provides a wide array of advertising, marketing, public relations and radio/television production services. The firm's clients include Riverside County Regional Medical Center, KESQ-TV3, Desert Imax Theatre, Merv Griffin's Resort Hotel & Givenchy Spa, Las Casuelas Nuevas and The Gardens on El Paseo.

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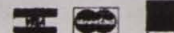
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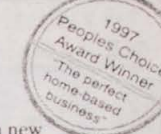
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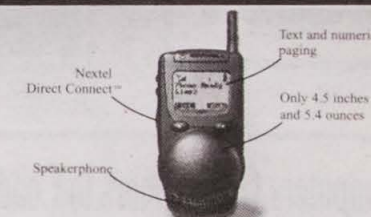
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Affordable Computers Opens Doors to Coachella Valley

Affordable Computers, the first full-service company in the Coachella Valley to specialize in the origination, installation, training and repair of computerized business systems, as well as sales and assistance to the general public, has opened its corporate offices in Cathedral City.

The company was founded by Los Angeles businesswoman, Linda Swartz, former owner of Computer Solutions International, a state-of-the-art chain of computer retail stores in the greater Los Angeles area.

"I grew up in Palm Springs and had always wanted to return," explains Ms. Schwartz. "When I moved back in 1997, I'd actually decided to retire. After living here awhile, however, I realized there was a genuine need for my kind of expertise on the part of local industry. So I launched Affordable

Computers to fill what I perceive to be a very real void in the computerization of the local business community."

As an expert in the development of specialized software programs for a variety of industries, Ms. Schwartz's clients have included Hughes Aircraft, Cedar-Sinai Hospital, Memorex, Max Factor, JPL (Jet Propulsion Lab) and Teledyne.

"My goal is to provide Coachella Valley businesses the same quality of programming and installation utilized by my former Los Angeles clients," says Ms. Schwartz.

Affordable Computers' roster of business clients currently includes the Las Consueles restaurant chain, the Fromberg Law Center, the Palm Springs Stroke Center and the C & M Building Supply Company.

Oliphant ...

continued from page 45

across the Valley. Another partnership has construction and building management projects in the Marina del Rey area. Richard Oliphant is also currently working on a 2,200 acre resort development in Puerto Rico which will include a 15,000 seat sports arena, three golf courses and four major hotels with casinos.

Even though his attention is not solely focused on the Coachella Valley, Oliphant says that the region's best economic times are yet to come. "I have people tell me that I was lucky to be here on the ground floor. I tell them 'no, we're still on the ground floor' because

the Valley is only 25% built-out. That leaves 75% to work with. That means there will be tremendous opportunities over the next many years," he said.

One of the biggest developments that is coming to the desert is the creation of a Cal State university campus in Palm Desert, says Oliphant, who is one of the leaders of that cause. Forty acres of land have been donated for the campus, and 50% of the money has been raised with the rest anticipated soon. The University of California, Riverside has begun holding extension classes in the area. "That plugs a hole, it is a major first step for us," said Oliphant.

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Holiday for Dummies... Part 3 of a 2 Part Series

by J. Allen Leinberger

If everyone gets fifteen minutes of fame, then the "Dummies" series is running on overtime. Rather than just a flash in the pan, they have continued to grow and expand. In my last article I mentioned that they had branched out into recordings. The latest issues of the books have included "Blues and Jazz for Dummies" with CDs stuck in the back.

But wait.

Just in time for the holidays, there are now games for dummies. Actual board games. "Trivia for Dummies," crosswords... and "Charades for Dummies." These are produced by Pressman Games for the IDG people. The same yellow and black artwork on a tabletop board.

And the books are now available in sets. Got a businessman on your list? Get him Zig Zigar's "Success for Dummies" along with Tom Hopkins "Selling for Dummies." You'll also find management, mutual funds, marketing and "Marketing Online for Dummies."

The sports category is getting seasonal. Baseball (by Joe Morgan) came out in the spring. "Digger" Phelps' basketball book is already on the shelves. Howie Long's football and Kristi Yamaguchi's figure skating books are out for the fall. Fly fishing is also available. It's written by Peter Kaminsky, the same man who wrote "Fishing for Dummies."

Cooking books continue to specialize. Grilling came out last summer. Now Italian cooking is available.

Green named dean ...

continued from page 45

University and has a bachelor's degree in sociology.

"I am deeply honored to have been chosen as the new dean of economic development at College of the Desert and look forward to continuing my efforts to link our fine institution to the economic vitality of the region," Green said. She noted that much of her tenure at COD has involved working with businesses and industries in the desert area to utilize the school's resources to improve the workforce and increase the competitiveness of local businesses.

Among the goals she outlined are:

And just in time for the office party gift exchange comes a holiday tradition.

Boxed sets!!

The "Good Life Vol. 1" is the "Entertainment Companion" and it includes "Gourmet Cooking for Dummies" and "Entertaining for Dummies." Volume 2 is "The Happy Hour Companion" and it has those smaller books I told you about. "Cocktail Parties for Dummies," "Bartending for Dummies" and the "Wine Buying Companion for Dummies."

You should hope that the office clown doesn't find David Pogue's new "Magic for Dummies." On the other hand, maybe "Piano for Dummies" or "Guitar for Dummies" can improve this year's rendition of those old seasonal favorites.

By January you'll be ready for the health and fitness series. dieting, family health, alternative medicine, herbal remedies, running (by FloJo, the late Florence Griffith Joyner) and "Workouts for Dummies."

If you'd rather stay inside, there are more volumes of the crossword puzzle series on the way.

And yes, for the real dummies out there who don't understand that flashing light there is a second edition of "VCR's and Camcorders for Dummies."

For you computer types, IDG remains faithful to the one that got them there. New computer volumes are available with the latest on Photoshop 5 and AOL 4. Not to mention the continuation of the Bible series with the

latest on Office 98 and Windows 98 along with the new Mac OS 8.5

There is also a series of "...for Dummies" books dedicated to Small Business.

Legend has it that someone asked the president of IDG books if he had ever read a "...for Dummies book from cover to cover, and he admitted that he had not. That story may only be apocryphal. But it makes a point. These are really little more than how-to books. Basic references. Non-fiction as a series. Much like the "Time-Life" books. And no one really expects you to read any more than you need to.

Or you may just get a bug to look something up. I have not read all of "Football for Dummies" but I did want to read up on the difference between zone defense and one-on-one. It's there. Along with a piece on the nickel defense and the old Statue of Liberty play.

No doubt you could find better ref-

erences if you took the time to wander through the newest warehouse coffee-and-book emporium. There certainly are better cookbooks. Better exercise volumes. Better job search and sales material.

Zig Zigar, Tom Hopkins and Dr. Ruth were in print long before their "Dummies" volumes came out. There are hundreds of books on fitness and medicine, traditional or alternative.

So what makes this series so popular?

Perhaps it's the continuity. Any collection, be it Barbie dolls or Beanie Babies, draws people who want the full set.

Perhaps it's the fact that as we turn the millennium, competition out there makes us feel that everybody knows the basics except us and it's high time we caught up.

J. Allen Leinberger writes the computer column for the Business Journal.

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Inland Empire Restaurant Review

The Story of Three Chains

by Joe Lyons

The chains have come to the Inland Empire. Not the guys who measure football yardage. I mean the multi-location restaurant chains, usually with out-of-town ownership.

It has not been the policy of the *Business Journal* to review such facilities. We like local ownership and entrepreneurship. But so many people to whom we have spoken recommended restaurants to us, and made mention of the chains, that we had to give in. Three that we visited recently were Mimi's Cafe, Red Lobster and Applebee's.

Of the three, my personal favorite had to be Mimi's. There are about two dozen locations in Southern California, and they have a very large menu. It's amazing that they do so much so well for all that they offer.

But, I must sing the praises of the cafe corn chowder. (\$3.50) One or two other restaurants serve corn chowder, but I could not get enough here. And I've enjoyed Mimi's corn chowder several times now. Their other specialty is grilled beef liver. (\$7.95) It comes smothered in grilled onions and mushroom sauce with bacon. Very few restaurants even try to do this and Mimi's has never failed to please.

Appetizers at Mimi's include fresh potato skins and moist chicken strips, both for under \$6.

Mimi's atmosphere leans toward the feminine. It is rather French Provincial lite. It is a bit pricey for the Inland Empire but is very filling for the price.

.....

Red Lobster says they exist for seafood lover in you, and so they are.

Seafood is the easiest thing to prepare, and the hardest for restaurant to get right. Too often I find it overdone or underdone. It seems to be hard to hit that mark in the middle. Red Lobster hits it.

Lobster is, of course a main staple here. Lobster rolls, lobster stuffed mushrooms, live Maine lobster, lobster fondue. Even lobster and shrimp pasta. In fact, they named one of their margarita drinks lobsterita.

On the other hand, if you are doubtful about restaurant seafood, start with the outer banks sampler. It has baked shrimp, real scallops and deviled crab topped with white cheddar cheese for only \$6.99.

.....

Applebee's Neighborhood Bar and Grill is a let-your-hair-down kind of place. In fact, its layout is exactly like at least one other chain restaurant. But the facility in Rancho Cucamonga draws an upscale crowd who have a good time and enjoy the local baseball tributes on the wall.

Everything here seems like an appetizer but it all makes a full meal, especial with a couple of beers...lots of chicken, lots of beef.

Applebee's features a hot club house sandwich with barbecue sauce on grilled sourdough. It also has a Santa Fe chicken salad that I couldn't stop nibbling on. The regular size is \$7.79. I did not ask why the unusual pricing.

.....

All three restaurants are big on service. The staff members are specially trained to make sure the customer is happy. I have to figure that that home office somewhere does not like to hear of complaints from out-of-town locations.

All three are big on large portion desserts, as well.

Eat hearty and relax. The chain restaurants make up in quantity and, usually, in quality for what they may lack in local ownership.

Thanks for this column go to Sandra Bowen, General Manager of Applebee's in Rancho Cucamonga, (909) 980-3633, Stacy Fringer, General Manager of the Red

Lobster on Monte Vista in Montclair, (909) 621-4806 and Rob Bowman, General Manager, Mimi's Cafe, just down from Applebee's on Foothill in Rancho Cucamonga, (909) 948-1130.

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CHILD FIND OF AMERICA, INC.

SECOND Page 3

KABC-TV Donation Creates New Opportunities for RCC Program



KABC Television's Gene Gleeson talks about the set his station donated to Riverside Community College.

by Debbie Le Ance

Riverside Community College extended a huge thank you to KABC Television last month. The station made a gracious donation of the "Eyewitness News" set and anchor desk. The donation was made specifically to the award-winning telecommunications department at RCC.

Student producer James Aeron made the initial contact with KABC to solicit a set for the RCC production of Inland Valley News/In Depth. It just so happened that after 20 years, KABC was

preparing for a new "Eyewitness News" set. Al Reyes, director of diversity and community relations for KABC, responded and labored diligently to ensure delivery of this set to RCC. Ironically, Bud Tedesco, director of the RCC Telecommunications department, is a 20-year veteran of KABC.

By Nov. 16, all of the technicalities were handled, and the set was torn down, shipped, and re-assembled at RCC, just in time for a formal ribbon cutting.

Reyes was given a plaque acknowledging his efforts on

continued on page 52

SANBAG Helps Local Businesses During Freeway Construction

San Bernardino Associated Governments (SANBAG) is set to launch a business support program aimed at businesses directly affected by the Foothill Freeway/Route 30 project in Rancho Cucamonga. The program's goal is to retain a "business as usual" atmosphere during construction.

The SANBAG program, the first of its kind in San Bernardino County, provides timely information and targeted marketing support to businesses located directly adjacent to the Route 30 align-

ment. Businesses whose customer access is affected by the construction are eligible for the program.

"We're launching this program to help local business owners while we build the freeway," said Yvonne Hester, public information officer for SANBAG. "To date, we've identified 136 eligible businesses at five freeway construction intersections located at Millikin Avenue, Haven Avenue, Archibald Avenue, Amethyst Street and Carnelian Street."

continued on page 60

Discount Opportunity for 91 Express Lane Users

Inland Empire business people who reside in Orange County or who otherwise traverse the often-clogged 91 freeway can now speed-up their commutes and save money in the process — if they are Auto Club members.

The Automobile Club of Southern California has announced new benefits for

members who sign-up to use the 91 express lanes. Benefits include two free weeks of use for all new credit card accounts and a 10% discount on monthly membership fees for the Express Club.

For more information, contact 91 Express Lanes at 800-600-9191.

AL&Z Advertising Wins Award in 1998 National Health Information Awards Program Program Chosen From 1,100 Nationally

AL&Z Advertising's work for Inland Empire Health Plan (IEHP) has been honored at the fifth annual National Health Information Awards. This program recognizes the nation's best in consumer health information programs and materials.

IEHP's Rad Rider Safety cyclist program received a merit award for health promotion/disease and injury prevention information. AL&Z helped IEHP create and develop the

Rad Rider character, the color comic book and a bicycle helmet distribution program. To date, IEHP and Rad Rider have given bicycle helmets to more than 30,000 of the Inland Empire's children at bicycle safety performances at community events and local schools.

"We were delighted to partici-

pate in the National Health Information Awards Program and were honored to be selected as a winner," said Naz Sesi, chief executive officer at AL&Z Advertising. "Our winning entry was among 1,100 entries judged by a panel of health information experts." The awards program is coordinated by the Health Information Resource Center, a national private sector clearing-



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KABC-TV donation ...

continued from page 51

behalf of the college. It was Reyes who went through numerous complex channels to get everything approved and arranged for the donation. Without his tedious efforts, none of this would have happened, said Aceron.

Gene Gleeson, long time news anchor and familiar face on KABC, was also invited. Gleeson is an RCC alumnus, and has done much through the years to give back to the college. He shared some stories and memories

which came to mind while standing on the 'new and improved' "Eyewitness News" set on campus.

And, of course, Bob Banfield, KABC reporter/Inland Empire bureau chief, was also invited and honored. He was most entertaining while he spoke at the ceremony. As he stood in front of the anchor desk, he commented on how he had so rarely had the chance to sit at the desk because he always worked out in the field. The room filled with laughter as he walked behind the anchor desk, pulled out the chair, and took a seat.

The event marked a big step in the growing relationship between RCC and KABC, said Tedesco. Reyes also coordinates the internship and recruiting program for the station. There have been RCC interns at KABC in the past; however, the door has now been greatly opened, and the bridge strengthened between the two.

Ironically, the cameraman accompanying Banfield and the "Eyewitness News" van only left RCC a little over a year ago, having completed the certificate program through the tel-com department. He was in his third week on the job at the time, and said he relies on what he learned in his classes there.

Shortly after finalizing the donation of the "Eyewitness News" set, KABC called Tedesco to let him know they had another set for him as well. The set from 'AM L.A.' magazine show will remain in storage, said Tedesco, until they upgrade their facilities to make room for it.

ADVERTORIAL

SETON ESTABLISHES OFFICE IN CHINO

Seton Identification Products, a Branford, CT based manufacturer and direct marketer of identification and safety-related products in the United States, Europe, Australia, Canada, and Latin America has established an office in Chino, CA.

Seton, founded in 1956, has been providing safety and identification products to California and the rest of the nation for over 40 years. As of Nov. 1, Seton's new Chino facility will provide California customers with same day shipping and next day delivery of stock products ordered by 6:00 P.M. Pacific time. "We're very excited about this new facility," says Linda Shea, U.S. regional distribution manager for the Chino office. "We've long been able to service our customers across the country quickly by shipping out the same day. This new location allows us to fulfill orders even more quickly and also cuts down on the shipping time between our warehouse, and our customers here in Southern California."

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MANAGER'S BOOKSHELF

A Lone Humorist Takes on the "Dismal Science"

"Eat The Rich," by P. J. O'Rourke; *Atlantic Monthly Press*, New York, New York; 1998; 246 pages; \$24

"Eat The Rich" should have a label warning readers about the dangers of explosive laughter: choking, spewing liquids, and the uncontrollable urge to interrupt spouses or co-workers by reading aloud to them from the zanier passages.

O'Rourke, who has made a career of taking the lenses out of our rose-colored glasses, has taken aim at the "dismal science" of economics and hit the bull's eye. He suggests that we make an effort to re-read the basic book by Dr. Paul Samuelson that many of us first encountered in basic college economics courses. O'Rourke claims that after years of maturing and dealing with the real world, we will find Samuelson's book even more obscure, boring, and out of touch with reality than we thought it was the first time around. He cites this example: "Professor Samuelson ... turns out to be almost as much as a goof as my friends and I were in the 1960s. 'Marx was the most influential and perceptive critic of the market economy ever,' he says on page seven. Influential, yes. Marx nearly caused World War III. But perceptive? Samuelson continues, 'Marx was wrong about many things...but that does not diminish his stature as an important economist.' Well, what would? If Marx was wrong about many things and screwed the babysitter?"

Puzzled why some places prosper while others do not, the author began by looking for answers in places like books by Samuelson, John Kenneth Galbraith and earlier economic philosophers. None satisfied him. The obvious answers — access to resources, educational level, geography, and tradition — explained little that made much sense. To dig more deeply, O'Rourke journeyed throughout several areas of the world. The results of the author's investigations are doses of reality that are so funny that there's a belly laugh on

nearly every page. That's pretty good for a book about the dismal science. O'Rourke's blow-by-blow description of the way stock trading really works is not only clear and relatively concise, it holds more than enough sidelight humor to keep you interested. He notes: "I asked a specialist broker, who's Irish himself, why so many stock exchange members are micks. We're not known for our business acumen. 'They were cheap labor,' he said. The Irish were hired as clerks and runners.... They figured out how the whole thing worked and they stayed. 'How come there are so few black and Hispanic traders?' I asked the specialist. 'They're next,' he said."

O'Rourke uses the counter-

point technique to identify why there is tremendous disparity between the wealth of individuals and nations. The U.S. is a study in good free market capitalism, while Albania is the study in bad capitalism. Sweden represents "good" socialism, and Cuba bad; Tanzania, a resource rich nation that is poor. The author calls it an example of how to make nothing from everything. Its opposite number is Hong Kong, a place where they make (or made) everything from nothing.

At the book's end the author becomes quite serious, or as serious as a writer for *Rolling Stone* ever gets. He states: "I started out looking at the free market in terms of its effectiveness, its 'efficiency,' as an economist would say. I ended

up looking at the free market as a moral device. My initial prejudice was right in one respect. The most important part of the free market is the part that's free. Economic liberty cannot be untangled from liberty of other kinds."

"Eat The Rich" is a refreshing, easy to read summary of economic thought. The author isn't advocating an unbridled free market outside law and social justice. He is arguing that planned national economies inevitably put money into the hands of a few people whose view of socialism is the redistribution of everyone's wealth except their own.

—Henry Holtzman

Best-Selling Business Books

Here are the current top ten best-selling books for business. The list is compiled based on information received from retail bookstores throughout the United States.

1. "Die Broke: A Radical Four-Part Financial Plan," by Stephen M. Pollan (HarperBusiness...\$25) (1). Planning for retirement by not retiring.
2. "The Millionaire Next Door," by Thomas J. Stanley and William D. Danko (Longstreet Press...\$22) (3). Millionaires are made of discipline, work and frugality.
3. "Titan: The Life of John D. Rockefeller, Sr.," by Ron Chernow (Random House...\$30) (2). The man who was the paradigm for being 'rich as Rockefeller.'
4. "Roaring 2000s," by Harry S. Dent (Simon & Schuster...\$25)(6). Despite the Bears of '98, Dent sees the Bulls of '00.
5. "The 48 Laws of Power," by Robert Greene with Joost Eiffers (Viking...\$24.95)** How to get power or defend against it.
6. "Success Is A Choice," by Rick Pitino with Bill Reynolds (Broadway...\$25) (5). Ten step system for getting ahead in business.
7. "I'm Not Anti-Business, I'm Anti-Idiot," by Scott Adams (Andrews McMeel...\$9.95) (4). Adams skewers mismanagement yet again.
8. "Eat the Rich," by P.J. O'Rourke (Atlantic Monthly Press... \$24) (9). A humorous look at the "dismal science" of economics.
9. "Work in Progress," by Michael Eisner and Tony Schwartz (Random House...\$27.95)** Disney's CEO tells his side of running the "Mouse House."
10. "Winning Every Day," by Lou Holtz (HarperBusiness...\$35)(7). Notre Dame's legendary coach offers tips on motivation.

*(1)— Indicates a book's previous position on the list.

** — Indicates a book's first appearance on the list.

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MANAGING

What Consultants Can – and Can't – Do for You

by Peta G. Penson

[Editor's Note: We found the word in our dictionaries, but the point is not lost.]

I didn't believe my eyes. Nowhere in the 2,129 page dictionary could I find the word "consultant." Every other occupation I could think of was duly listed — teacher, plumber, cryptographer, seismologist and even that vaguest of terms, "manager."

No wonder business owners and managers are dazed at the thought of hiring a consultant. They can't even count on Webster's to

help them figure out what a consultant can do for their business.

No matter the size or type of business, there comes a time in every organization's life cycle when its leaders need some outside expertise and advice. Some turn to books, journals or professional seminars. Others surf the net or ask friends for their take on a thorny situation over lunch or a morning cappuccino.

But when these resources prove to be not enough, managers often decide they need to hire a consultant to help them through a rough patch or leap up to the next level. This is where it gets confusing.

Consultants' News reports an estimated \$17 billion is spent in the U.S. on management consulting work. That does not include the seasoned professionals who are, shall we say, in between permanent engagements, whose temporary business cards proclaim them to be a "consultant." How can managers sift through these big numbers to find the best consultant for their individual needs?

It starts with the manager having clear thought about what the consultant needs to accomplish. Consultants come in a variety of forms, each of which is appropriate to a particular situation.

For example, an expert consultant provides technical expertise, new information or tools, that can be applied in your business. A facilitator consultant will act as a neutral third party in guiding a group toward getting where it wants/needs to go. The educator consultant trains your people in something new. An observer consultant is an outside analyst who watches and shares interpretations with you later. A counselor-type consultant can act as a therapist or coach to you, another individual or a group of individuals. When you need an extra pair of hands, you hire a consultant who acts as a staff assistant. A designer consultant helps you create new tools or programs. The consultant who acts as a heavy takes on political risks of introducing a radical new idea in order to shield you and your future at the company. The messenger consultant is brought in to give the wake-up call to employees that you do, indeed, mean what you've been saying all of these months.

There is no lack of categories of consultants for you to consider. Your challenge manager is recognizing when you need a consultant, identifying exactly what type of consultant you need, making a prudent selection and then setting up the scenario so that it has the best chance of accomplishing the results you need.

Here are a few tips on how to

make consultant time work for you:

Before you hire a consultant, verify that he or she has done this type of work before. Consultants often reply, "I can do that" to any request you make, whether they have done it in the past or not. They aren't lying — they probably can do it — but you might prefer to deal with someone who's been in the arena before, not someone who spent the last 72 hours cramming for this consulting gig. However, remember that sometimes the problem to be solved is a new one with an unknown answer, so it is appropriate to have a consultant who hasn't done exactly that before. No one has done it before.

- Determine at the start how to coordinate the consultant's work within the organization. Draw in other stake holders from other parts of the company so that the consultant's contribution is maximized, not set up for failure.

- Make sure that the consultant has an internal champion. That may be yourself, but if you often get too busy to maintain an ongoing liaison with the consultant, draw in someone else who can provide insight, information and links to other parts of the organization.

- Be clear on what the consulting needs are, and what the organization is really like. This is no time to be embarrassed by dust bunnies under the corporate conference table. If everything was hunky-dory, you wouldn't need a consultant.

- Listen to what the consultant has to say, even if it's not what you want to hear. Consultants who do not have the courage to confront you or others in the company with an unpopular viewpoint are not worth their fees.

As with training, the most valuable consulting assignments are those that are clearly linked to critical business needs and the bottom line.

"Consultant" may not be in the dictionary, but neither is the term "profit margin," and we know we need one of those if our businesses are to continue to exist.

MEAD ON WINE

A Small and Familiar Name

by Jerry D. Mead

VINEYARD NAMED FOR SOIL

You may be familiar with the vineyard and winery named Lockwood. It's a top medal winner and has been around for more than a little while, but few people realize it isn't named after "Joe Lockwood," but rather for a rocky soil ideal for grape growing called "Lockwood shaly loam."

Lockwood is a nearly 2,000 acre vineyard in Monterey selling grapes to famous wineries all over the state (yes, some of those famous ones in Napa and Sonoma). They keep just a small percentage of the grapes they grow for their own wines, and, of course, they're going to tell us they keep the very best for themselves.

At Lockwood, all wines are "Estate" wines. They grow all their own fruit, buy no grapes from other growers, nor any bulk wines. Lockwood also makes a line of "Partner's Reserve" wines which are usually worth the extra bucks. "Reserve" doesn't always mean older at Lockwood, but it almost always means added intensity from select vineyard lots, better cooperage and extended wood aging.

Lockwood 1997 Sauvignon Blanc (\$10.50) tart-sweet grapefruit, lemon-grass and a little new mown hay. Very crisp, pleasantly tart finish. A wine to hold up to oysters or clams on the half-shell. Rating: 87/86

Lockwood 1996 Pinot Blanc (\$13.50) melon fruit with earthy-flinty notes. Leaner and more taut than Chardonnay and also much more food compatible than most Chardonnays. A delicious white wine with an elegant structure and mouthfeel. Rating: 92/86

SAVING A VINEYARD

Today we are going to save a vineyard (hopefully), learn about what may be the best value red wine of the year, an exceptional value white wine and some other nice wines to boot.

If you want to jump to the end to see what this great red wine is, call your wine merchant to order

your share of the total 600 cases for the world — that's just fine. But make sure you return, we have some important stuff to talk about.

Domaine St. George is a popularly priced brand of wines, most of which have broad California appellations. The wines sell for \$7 or less and you get pretty much what you pay for, which is a wine that tastes like the \$5 to \$6 you usually spend.

But Domaine St. George also makes some limited quantity wines that range from very good to outstanding, have specific appellations and that St. George calls "Reserve." They range in price from \$12 to \$14. The problem is no one takes these wines seriously because folks are used to the ordinary, inexpensive St. George wines.

I've seen this happen to so many brands over the years, where the low priced part of the line becomes so well known that no one will take the really good and more expensive wines seriously. If Domaine St. George were my winery, I'd change the brand for the best wines in a hurry.

Ordinarily I would not make this big an issue out of how someone markets their wine. But there's a special circumstance here. The "Best Buy" red I'm touting you on is perhaps the best value I've tasted in a couple of years, and I tell you without hype or exaggeration that with a famous brand affixed, say Caymus, Jordan, Silver Oak, Ferrari-Carano or the like, it could easily command \$50.

So why am I concerned when we're all getting this great bargain? Well, the vineyard from which this wine originates is more than 25 years old, it's in a very cool microclimate and the crop yields are getting smaller every year. They are planning to pull up the vineyard and replant it, no doubt to a higher yielding clone that won't make wine half so good. It's tragic.

If this same vineyard was owned by a winery that could command higher prices, uprooting a great vineyard in its prime would never be considered. Low yield is part of why the wine is so wonderful.

What I want all of you to do is

write or call the winery and demand, beg, plead, that they save the "Russian River Estate" Cabernet vineyard. Tell them to charge enough for the next vintage to pay for the low yield, or sell the grapes to another winery that can charge enough, create a new brand just for this vineyard, or anything that will save an irreplaceable living, growing asset.

You can get your message to (and also inquire about commercial availability of the wines) Domaine St. George, P.O. Box 548, Healdsburg, CA 95448 (707) 433-5508.

BEST BUY WINES OF THE MONTH

Domaine St. George 1997 "California" Cabernet Sauvignon

(\$8) The best of the "regular" wines. Ripe boysenberry fruit aromas and flavors. Easy to drink but not flabby or wimpy. Very tasty and a good "by the glass" wine for restaurants. Rating: 85/90

Domaine St. George 1996 "Alexander Valley Reserve"

Merlot (\$12) The least exciting of the appellation wines. Classic black cherry flavors; mouthfilling and satisfying with no harsh tannins. Rating: 86/85

Domaine St. George 1994 "Dry Creek Reserve" Cabernet Sauvignon (\$12) A "Best Buy" red (but not the very best buy), with big, bold, ripe black cherry and cassis fruit flavors. Nicely oaked. Wonderful now and should improve for 3-5 years. Rating: 89/94.



Wine Selection & Best Rated

by Bill Anthony

Carmen Vineyards		Pinot Noir 1995	\$32.00
Cabernet Sauvignon 1996	\$7.99	Santa Cruz Mountains, Valle Central Valley, Chile	
Sauvignon Blanc 1997	\$7.99	Fallbrook Winery	
Chardonnay 1997	\$13.99	Sauvignon Blanc 1996	\$5.99
Merlot 1996	\$13.99	California	
Rapel Valley, Chile, Reserve		Gary Farrel Wines	
Clos Du Bois		Cabernet Sauvignon 1995	\$24.00
Cabernet Sauvignon 1994	\$21.00	Sonoma County, California, Hillside Selection	
Briarcrest Vineyard, Alexander Valley, California		Zinfandel 1996	\$21.00
Chardonnay 1996	\$17.00	Sonoma County, California, Old Vines	
Alexander Valley, California, Special Selection		Pinot Noir 1996	\$22.50
Chardonnay 1996	\$15.00	Russian River Valley, Sonoma County, California	
Flintwood, Dry Creek Valley, California		Pinot Noir 1996	\$28.00
David Bruce Winery		Bien Nacido Vineyard, Santa Barbara County, California	
Pinot Noir 1995	\$32.00	Gundlach Bundschu	
California, "Chalone"		Chardonnay 1996	\$16.00
Petite Sirah 1996	\$15.00	Sangiacomo Ranch, Carneros, Sonoma Valley, California, Barrel Fermented	
Central Coast, California		Merlot 1995	\$21.00
Zinfandel 1996	\$15.00	Rhinefarm Vineyards, Sonoma Valley, California, Estate Bottled	
Ranchita Canyon Vineyards, Paso Robles, California			

CONSTRUCTION NOTICES PERMITS \$500,000 OR LARGER

NEW \$1,392,424 10/29/98 Ref. #54 Riverside	22 SFRS & ATT GAR FROM \$48,233 TO \$72,999 OWNER: Fairway Homes Inc., 914 Westwood Blvd., #537, Los Angeles, CA 90024, 310-475-3540 CONTRACTOR: Corlin Development, 16843 Valley Blvd., Ste. 4, Fontana, CA 92335, 909-276-2754 PROJECT: 7828-7864 Linares, 6244-6283 Brian Cir., 7865-7881 Chandler Ln.
NEW \$638,023 10/28/98 Ref. #67 Temecula	5 SFR & ATT GAR FROM \$111,831 TO 135,919 OWNER: Centex Homes, 2280 Wardlow Cri., Corona, CA 91720, 909-279-4000 PROJECT: 29539-29600 Pebble Beach Dr., 29548 Troon Ct.
NEW \$1,060,853 10/27/98 Ref. #42 Palm Desert	12 SFR W/ATT GAR FROM \$71,558 TO \$83,800 OWNER: Del Webb Calif. Corp., 39755 Berkey Dr., Palm Desert, CA 92211, 619-772-5300 CONTRACTOR: Donald Mickus, P.O. Box 29040, Phoenix, AZ 85038, 619-772-5300 PROJECT: 37209-37365 Skycrest Rd., 37232-37359 Pineknoll Ave.
NEW \$940,704 10/21/98 Ref. #9 Bloomington	8 SFRS @ \$117,588 OWNER: Young Homes, 10390 Commerce Center Dr., #250, Rancho Cucamonga, CA 91730, 909-477-6715 PROJECT: 19345-375 Santa Ana, 10935-65 Cactus Ave., 10965-90 Trenmar, 19335 Yankton

Southern California Construction Reports
Phone: (800) 383-1723 or (310) 451-7660

Chambers of Commerce

Listed Alphabetically

Chamber of Commerce Address City, State, Zip	1998 Budget Members Year Founded	Major Events and Projects	Executive Director Phone Fax	President Phone Fax
Adelanto P.O. Box 700 Adelanto, CA 92301	\$100,000 170 1956	Adelanto Grand Prix, Mixers, Monthly Luncheons, Ribbon Cuttings, Firework Sales, Casino Night, Xmas Lights Contest	Heidi Battaglia (Off. Mgr.) (760) 256-5711 (760) 246-4019	Chris Perez (760) 243-2140 N/A
Apple Valley 17928 Hwy. 18, P.O. Box 1073 Apple Valley, CA 92307	\$124,000 360 1952	Outrageous Auction, The Eliminator, New Teachers Reception, Welcome Bag Program	Heidi Larkin Reed (760) 242-2753 (760) 242-0303	Jennifer Resch (760) 242-2753 (760) 242-0303
Banning 123 E. Ramsey St., P.O. Box 665 Banning, CA 92220	\$75,000 250 1923	Stagecoach Days, Rodeo, Parade and Street Fair, Powwow	Pam Wright (909) 849-4695 (909) 849-9395	Mike Bloomer (909) 849-2945 N/A
Barstow Area 222 E. Main St., Ste. 216, P.O. Box 698 Barstow, CA 92312	\$152,000 425 Prior to 1936	Community Recognition Awards Banquet, Golf Tournament, Summer Market Festival, Military Mixer, Leadership Barstow	Louisa L. Miller (760) 256-8617 (760) 256-7675	Mark J. Hamilton (760) 256-1033 (760) 256-1039
Beaumont P.O. Box 637 Beaumont, CA 92223	\$42,500 190 1954	Cherry Festival, Golf Tournament, Gold Card Student Program, Fall Fund Raiser, Winter Wish, Monthly Mixers, Ribbon Cuttings	Jim Blackmon (909) 845-9541 (909) 769-9080	Lew Weaver (909) 845-1141 (909) 845-1097
Big Bear P.O. Box 2860 Big Bear Lake, CA 92315	\$210,000 600 1947	Fantasy Auction, Old Miners' Days, City Beautification, Oktoberfest, Business Networking	Dave Leno (909) 866-4607 (909) 866-5412	Carol Reuss (909) 866-3447 (909) 866-9537
Calimesa 528B Myrtlewood Dr. Calimesa, CA 92320	WND 130 1962	Golf Tournament, Casino Night	Dottie Davis (909) 795-7612 (909) 795-7612	Jodie Lewis N/A
Cathedral City 68-845 Perez Rd., #6 Cathedral City, CA 92234	na 518 1937	Monthly Mixers & Breakfasts; Business Expo, May; Fall Golf Tournament, September; Athena Awards, October; Festival de Tequila, Jalisco, November	Nancy Alvarez (760) 328-1213 (760) 321-0659	George Stettler (760) 328-1213 (760) 321-0659
Chino Valley 13134 Central Avenue Chino, CA 91710	\$300,000 550 1942	Dairy Tour & Festival Golf Tournament, Business Expo, New Teachers Reception, State of City Luncheons, State of County Luncheon, Car Show, Taste of Chino Valley	Danielle Watson (909) 469-1535 (909) 627-4180	Gary George (909) 469-1535 (909) 623-3623
Claremont 205 Yale Avenue Claremont, CA 91711	\$266,000 485 1922	Annual Village Venture Street Faire, Saturday Before Halloween, Golf Tournament, Awards Banquet, Monthly Mixers & Breakfasts	Bob Spencer (909) 624-1681 (909) 624-6629	Sven Lingstrom (909) 621-8109 (909) 621-8972
Colton 620 N. La Cadena Drive Colton, CA 92324	\$180,000 200 1906	Discover Colton Night, Christmas Parade & Program, Golf Tournament, Joint Economic Development, Business Retention Program, Bi-Monthly Morning Meetings, Monthly Mixers	Richard Dawson (909) 852-2222 (909) 824-1650	Jim Port (909) 399-7678 (909) 783-2141
Corona 904 E. Sixth Street, Corona, CA 91719	\$219,000 710 1915	Corona Night with the Angels, Good Morning Corona, New Members Receptions, Monthly Mixers, Quarterly Membership Meetings, New Teachers Receptions, Wings & Wheels, Magazine, Business Directory	Pam Cunningham (909) 737-3350 (909) 737-3531	Dan Whitfield (909) 737-3350 (909) 737-3331
Desert Hot Springs 11711 West Drive Desert Hot Springs, CA 92240	\$50,000 250 1949	Monthly Mayor's Breakfast, Monthly Mixer, Christmas Parade	Jo Lynn Slaughter (Off. Mgr.) (760) 329-6403 (760) 329-2833	Thomas P. Moen (760) 329-6403 (760) 329-2833
Fontana Area 17009 Valley Blvd., Ste. B Fontana, CA 92336	\$143,000 395 1942	Spring & Fall Golf Tournaments, Miss Fontana Pageant, Business Expo, Market Night, State of City/Chamber Luncheon, Monthly Business Breakfast, Luncheon & Mixers	Robert L. Traister (909) 822-4433 (909) 822-6238	Bob Roberts (909) 980-9443 (909) 357-7017
Grand Terrace Area 12139 Mount Vernon Ave., Ste. 202 Grand Terrace, CA 92313	WND 100 1964	Monthly Newsletter, Mixers & Luncheons, Special Events to Promote Community Spirit, Business Directory	Barbara Tinsley (Mgr.) (909) 783-3581 (909) 370-2906	Mary P. Trainor (909) 783-3581 N/A
Hemet 395 E. Latham Avenue Hemet, CA 92543	\$118,850 580 1921	Outdoor Sports & Recreation Expo, Premier Hemet Motorcycle Show, Golf Tournament, Ramona Chili Cook-Off, Business To Business Blenders, Trade Fairs	Pat Finn (909) 658-3211 (909) 766-5013	Mary Wright (909) 765-6216 N/A
Hesperia 16367 Main Street Hesperia, CA 92345	\$85,000 327 1954	Hesperia Days, Golf Classic, Pow Wow, Casino Nite, Business Expo	Nickie Biddle (760) 244-2135 (760) 244-1333	Jack Brokenbough (760) 244-2135 (760) 244-1333
Highland Area 27268 E. Baseline Highland, CA 92346	\$80,000 220 1906	4th of July Parade, Golf Tournament, Monthly Membership Luncheon, Business Mixers Installation Dinner, Discover Highland Night, Bi-Annual Circus, Lunches, Oktoberfest	Karen Gaffney (909) 864-4073 (909) 864-4583	Ernest Dowdy (909) 888-7881 (909) 889-7833
Idyllwild 54295 Village Center Dr., P.O. Box 304 Idyllwild, CA 92549	\$43,800 137 1946	Xmas Tree Lighting, International Film Festival, Strawberry Valley Festival, Fourth of July Parade, Great Pumpkin Festival, Monthly Mixers	N/A	Pete Capparelli (909) 659-2125 (909) 659-2127

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Chambers of Commerce

Listed Alphabetically

continued on page 60

Chamber of Commerce Address City, State, Zip	1998 Budget Members Year Founded	Major Events and Projects	Executive Director Phone Fax	President Phone Fax
Indio P.O. Drawer TTT Indio, CA 92202	\$232,000 700 1946	Annual Golf Tournament, Installation Dinner, Annual Meeting, Monthly Business Networking, Mayor's Breakfast, Monthly Mixers, Christmas Lighting/Decorating Contest, Tour of Lights	Sherry Johnson (760) 347-0676 (760) 347-6069	Doug York (760) 347-2366 (760) 342-7578
Lake Arrowhead P.O. Box 219 Lake Arrowhead, CA 92352	\$200,000 425 1946	Mountain Home Improvement Expo, Annual Home Tour, Classic Wooden Boat Show, 4th of July Fireworks over Lake Arrowhead	Valerie Smith (909) 337-3715 (909) 336-1548	Phil Jaffey (909) 337-4704 (909) 337-9725
Lake Elsinore Valley 132 W. Graham Avenue Lake Elsinore, CA 92530	\$70,000 375 1949	Mini Grand Prix Race (Go Cart Type Cars), Casino Night, Monthly Mixers, Luncheons, Annual Golf Tournament, Installation Dinner	TBA (909) 245-8848 (909) 245-9127	Tom Thomas (909) 245-8848 (909) 245-9127
LaQuinta 78-371 Hwy. 111, and 51-351 Avenida Burmudas, P.O. Box 255 LaQuinta, CA 92253	\$450,000 470 1950	Mainstreet Marketplace (Four Street Fairs), Golf Tournament, Business Expo, Installation Black-Tie Dinner, Toys For Tots, 10k Run, Monthly Mixers, Bi-Monthly Mayor's Luncheon	Douglas A. Yavarian (760) 564-3199 (760) 564-3111	Ron DiGrandi (760) 340-1312 (760) 340-9764
La Verne 2078 Bonita Ave. La Verne, CA 91750	\$142,000 253 1942	Community Yard Sale, Nov.; Golf Tournament, July 1999, Marketplace Fiesta, May 8	LaDonna Tassin (909) 593-5265 (909) 596-0579	Jennetta Harris (909) 592-3766 (909) 592-3727
Loma Linda 25541 Barton Road Loma Linda, CA 92354	\$120,000 201 1959	Chamber Breakfast Club, Monthly Mixers, Quarterly Luncheon Seminars; Community Awards, Installation of Officers, Business Expo, Golf Tournament, Comm Parade, Opportunity Fair, State of Comm. Luncheon	Peg Karsick (909) 799-2828 (909) 799-2825	Woodie McCrary (909) 796-7643 (909) 799-2825
Lucerne Valley 32750 Old Woman Spring Rd., P.O. Box 491 Lucerne Valley, CA 92356	WND 230 1957	Holiday Faire, Nov.; Toy Run & Community Christmas Party, Dec.; Easter Egg Hunt; 4th of July Parade, Fireworks	Frances Mullar (760) 248-7215 (760) 248-2024	Barbara Veale (760) 248-7306 (760) 248-2024
Greater Menifee Valley 26878 Cherry Hills Blvd. Sun City, CA 92586	\$42,000 281 1976	TGIF Golf Tournament, Honorary Mayor's Contest, High School Student of Month Program, Business Expo, Membership Luncheons, Chamber Awareness Week	Darcy Kvenzi (909) 672-1991 (909) 672-4022	Annette Morales (909) 679-1104 N/A
Montclair 5220 Benito Street Montclair, CA 91763	\$96,000 312 1956	Police and Firefighters Appreciation Breakfast, Monthly Power Breakfasts, Quarterly Issues and Answers Breakfast, Golf Tournament, Business Expo	TBA (909) 624-4568 (909) 625-2009	Jim Mangiapane (909) 946-6616 (909) 946-2830
Moreno Valley 22500 Town Circle, #2205 Moreno Valley, CA 92553	WND 310 1954	Business & Community Expo, Citizen of Year Award, Wake Up Moreno Valley, Business in Action	Barbara Ann (909) 697-4404 (909) 697-0995	Jamail Dada (909) 697-4404 (909) 697-0995
Murrieta P.O. Box 124 Murrieta, CA 92564	\$150,000 450 1960	Monthly Mixers, Annual Awards & Installation Gala, Monthly Membership Breakfasts, Good Morning Murrieta & Sacramento Breakfasts, Chamber Golf Classic, Secretary's Day Luncheon, Hot Air Balloon Festival, Business Expos	William Landon (909) 677-7916 (909) 677-9976	Terry Gilmore (909) 699-2699 (909) 693-1022
Norco 2816 Hamner Ave., P.O. Box 27 Norco, CA 91760	WND 380 1964	Norco Valley Fair, Chamber Golf Tournament, Labor Day Parade, Chamber Challenge, Norco Expo, Legislative Forum, Xmas Decorating & Hayride, Xmas Mixer, Awards & Installation Dinner	Michelle Caldwell (909) 737-2531 (909) 737-2574	Elmer Arnold (909) 736-9018 N/A
Ontario 421B N. Euclid Ave. Ontario, CA 91762	\$320,000 653 1909	Christmas on Euclid, Golf Tournament, State of City Luncheon, Police Recognition Lunch, Monte Carlo Night	Robert Traister (909) 984-2458 (909) 984-6439	Don Driftmeir (909) 466-4410 (909) 466-4431
Palm Desert 73-710 Fred Waring Dr., Ste. 114 Palm Desert, CA 92260	\$444,000 1,430 1954	Springfest, Golf Cart Parade, Business Expo, Golf Tournaments, Athena Awards, Police Officer Appreciation Day	Susan E. Harvey (760) 346-6111 (760) 346-3263	Bill Brunskill (760) 779-1731 (760) 341-8210
Palm Springs 190 W. Amado Road Palm Springs, CA 92262	\$225,000 972 1941	Golf Tournament, Athena Awards Luncheon, Installation Luncheon, Career Day, YEMP, Small and Home-based Seminars, Summer and Winter Business Expo, Monthly Breakfast Forums	David Aaker A.C.E. (760) 325-1577 (760) 325-8549	Dr. Dennis E. Spurgin (760) 327-9402 (760) 778-5333
Perris Valley 2226 Medical Center Dr., Ste. 104 Perris, CA 92571	WND 125 1911	N/A	TBA (909) 657-3555 (909) 657-3085	Barbara Edwards (909) 657-2358 (909) 657-9839
Pomona 485 N. Garey Avenue Pomona, CA 91767	\$150,000 450 1913	Casino Night, Golf Tournament, Principal for a Day, Community Service Award, Annual Dinner, Small Business Seminars, Power Lunch	Betty J. Sarjeant (909) 622-1256 (909) 620-5986	Mike Driebe (909) 622-1217 (909) 623-3950
Rancho Cucamonga 8280 Utica Avenue, #160 Rancho Cucamonga, CA 91730	WND 900 1977	Grape Harvest Festival, Vintners Celebration, Golf Tournament	Timothy J. Hall (909) 987-1012 (909) 987-5917	Daniel W. Richards (909) 980-6868 (909) 987-8183

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NEW BUSINESS

Angkor Auto Repair & Body Works, 2166 S. Gardena St., San Bernardino, CA 92408, Rith Kaing

Annetta Denton Dog Specialist, 1817 E. Elm St., Ontario, CA 91761, Annetta Denton

Annie Nails, 14050 Cherry Ave., Ste. G, Fontana, CA 92337-8312, Viet Huynh

Antique Exchange, P.O. Box 7005, Redlands, CA 92375-0005, Marie Reynolds

Antiques International, 29816 Dawncrest Cir., Temecula, CA 92591-1800, Joseph Voithofer

Apollo Publishing, 11338 Kenyon Way, #103, Alta Loma, CA 91701, Brett Bruce

Apple Green Realty, P. O. Box 2264, Apple Valley, CA 92307, Juanita Dunn

Applewood Farm, 10377 Juniper Ave., Yucaipa, CA 92399, Frankie Barker

Appliance Exchange, 15369 7th St., Victorville, CA 92392, Willy White

Appliance Experts, 28535 Avenida La Paz, #B, Cathedral City, CA 92234-3609, Jesus Rivas

Applied Machine & Balance, 1869 W. Pomona Rd., #F, Corona, CA 91720, Arms Precision, Inc.

Approved Supplier Management, 14684 Saddlepeak Dr., Fontana, CA 92336, Michael Zullo

Aquarius Water Equipment Rentals, 12799 Magnolia Ave., Riverside, CA 92503-4624, Richard Tankerskey

Arbolito Landscape, 81930 Victoria Ave., Chiriaco Smt., CA 92201, Genaro Rios

Arby's, 72795 U.S. Highway 111, Palm Desert, CA 92260-3387, CA & Assoc. of Palm Desert Inc.

Architectural Audio & Video, 81054 Jamie Way, Chiriaco Smt., CA 92201, John De Julius

Arco Smog Express, 4702 Riverside Dr., Chino, CA 91710, Ashraf Jakvani

Arrow Mini Mart, 16312 Arrow Blvd., Ste. A, Fontana, CA 92335-7741, Elias Hatter

Arrow Mortgage Service, 9339 Foothill Blvd., Ste. C, Rancho Cucamonga, CA 91730-3548, W. Wickley

Arrow Travel & Cruise Center Inc., 8253 Sierra Ave., Ste. 103, Fontana, CA 92335-3579, Bekk Corp Inc.

Arrowhead Communications, P.O. Box 5407, Blue Jay, CA 92317-5407, Larry Collins

Arrowhead Engineering, P.O. Box 5537, Blue Jay, CA 92317, Gary Smith

Arrowhead Investigations, P.O. Box 5537, Blue Jay, CA 92317, Gary Smith

Arrowhead Investigations, P.O. Box 5537, Blue Jay, CA 92317, Gary Smith

Arrowhead Investigations, P.O. Box 5537, Blue Jay, CA 92317, Gary Smith

P. O. Box 2284, Rancho Cucamonga, CA 91729, Ron Forbush

Art Concepts, 83970 Pacifica Sur, Indio, CA 92203, Brian Handova

Artistic Pool Plastering, 8665 Sylvan Ave., Riverside, CA 92503-7819, Anthony Rodriguez

Artistic Retrofit & Design, 7349 Milliken Ave., #140101, Rancho Cucamonga, CA 91730-7435, Stephen White

Artistically Metal, 2675 N. Palm Canyon Dr., Palm Springs, CA 92262-1863, Larry Sanford

Arts, 413 E. 7th St., Upland, CA 91786-6743, Arthur Saviers

Aruba Apartments, 671 S. Riverside Dr., Palm Springs, CA 92262, The Real Estate Firm

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91786-6916, Bharat Bhupani

B & B Concrete Pumping, 53170 Calle Avila, Coachella, CA 92236-3008, Benny Palafox

B & B Enterprises, 14704 McRoberts Rd., Apple Valley, CA 92307-6455, James Burfield

B & L Transmissions, 33060 Old Woman Spgs. Rd., Aguanga, CA 92536, William Wilson

B & R Clean Up, 13894 Kiowa Rd., Apple Valley, CA 92307, Rhonda Frank

N T Concrete, 54420 Avenue Ramirez, La Quinta, CA 92253, Mark Tuvell

B S C Mortgage, 4195 Chino Hills Pkwy., #613, Chino, CA 91709, Richard Becker

B S Signs, 678 Azure Ln., Apt 2, Corona, CA 91719-7854, Robert Schmidt

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7686, Riverside, CA 92513-7686, Denley Daw

Capital Solutions Network, 34400 Date Palm Dr., # U, Cathedral City, CA 92234, John Beresford

Capstone Christian Counseling, 27403 Ynez Rd., #204, Temecula, CA 92591, Richard Bisson

Carcias Family Restaurant, 12106 Palm Dr., Desert Hot Springs, CA 92240-3900, Tomas Garcia

Cardservice Merchants Assistance, 769 Indian Wells Rd., Banning, CA 92220, Joseph Thorman

Caring Nurses Home Health Agency, 6180 Quail Valley Ct., Riverside, CA 92507-0757, Judy Rachell

Caring Nurses Home Health Inc., 6180 Quail Valley Rd., Riverside, CA 92507, Judy Rachell

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Central Mechanical Company, 3045 Chardoney, Mira Loma, CA 91752, Steve Roulette

Cfg Trucking, 1161 Conestoga St., Corona, CA 91719-8619, Joel Gandy

Chafin Computer Consultants, 26274 E. Orchid Ave., East Highland, CA 92346, Larry Chafin

Chamber Opera Society of Desert, 885 Prescott Dr., Palm Springs, CA 92262, Alliance for Childrens Arts

Champion Newspapers, 13179 9th St., Chino, CA 91710-4216, Champion Publications

Champion Realty, 3004 Champion St., Chino, CA 91709, Jayesh Shah

West Home Improvement, P. O. Box 8071, Redlands, CA 92375, Greg Miller

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MORE NEW BUSINESS

Inerney

De Laines, 1240 E. Ontario Ave., # D1, Corona, CA 91719, Sue Poirier

Deals N Bargains, P. O. Box 1702, Loma Linda, CA 92354, Judith Stevenson

Dean Family Practice, 15366 11th St., # J, Victorville, CA 92392, John Dean

Dean's Custom Furniture, 6187 Columbus Ave., Riverside, CA 92504, Bernard Dean

Debt Busters, 1660 Country Club Dr., Riverside, CA 92506, Lawrence Ewing

Debt Management of California, 77564 Country Club Dr., # A106, Palm Desert, CA 92211-0484, Nordinsure Inc.

Deer Park Nudist Resort, 1770 N. Arrowhead Ave., San Bernardino, CA 92405-4112, Highland Svc. Corp.

Del Burger Den, P.O. Box 92, Newberry Springs, CA 92365, Ronald Bredelis

Deluxe Cleaners, 3856 Chicago Ave., Riverside, CA 92507-5354, Minaz Chauthani

Denise Coach Works, 41213 Sandalwood Cir., Murrieta, CA 92562-7004, Stella Technology Inc.

Dent Pros., 67300 Peineta Rd., Cathedral City, CA 92234, Dimas Lara

Depot # 5, 13187 Main St., Hesperia CA 92345, M. Hallett

Desert Cellular & Paging, 16281 Yucca St., Hesperia, CA 92345-3529, Bryan May

Desert Crest Real Estate Sales, 16900 Desert Crest Ave., Desert Hot Springs, CA 92241, Harold Griswold

Desert Dorado Apartments, 850 E. Vista Chino, Palm Springs, CA 92262, The Real Estate Firm

Desert Empire Assoc. Mortgage, 82375 Market St., #13, Chiriaco Smt., CA 92201, Beverly Fleming

Desert Medical Supply, 82013 Dr. Carreon Blvd., # N, Chiriaco Smt., CA 92201, Leonid Chyorny

Desert Mobile Phlebotomy, 44525 San Luis Rey, Palm Desert, CA 92260, Ronald Chamberlain

Desert Motorsports, 68688 Perez Rd., Cathedral City, CA 92234-7216, Mark Thompson

Desert Palm Garden Homes, Svl P. O. Box 8940, Victorville, CA 92392, Niru Reddy

Desert Print Shop, 68895 Perez Rd., #26, Cathedral City, CA 92234, Brian Bachant

Desert Rays Pools & Spas, 68895 Perez Rd., #26, Cathedral City, CA 92234, Brian Bachant

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Desert Rays Pools & Spas, 68895 Perez Rd., #26, Cathedral City, CA 92234, Brian Bachant

68147 Valley Vista, Cathedral City, CA 92235, Dennis Sperling

Desert Valley Dental Group, 13622 Bear Valley Rd., # 10, Victorville, CA 92392, Louis Stromberg

Desert West Medical Center, 330 S. Second Ave., Barstow, CA 92311, Charles Hoffman

Design Consulting, 68380 Descanso Cir., Cathedral City, CA 92234, Jamie Maurer

Designs By Judy, 3016 Davidson Ave., San Bernardino, CA 92405-1922, Judith Armbruster

Diamond Mobile Wash, 21100 U.S. Highway 79, San Jacinto CA 92583-2335, Jo Ann Kay

Diamond Motor Cars, 402 S. Milliken Ave., # E3, Ontario, CA 91761, Richard Gordon

Diesel Deliveries, 3186 Cabana St., Mira Loma, CA 91752-2801, Gary Johansen

Dimensions Barber & Hair Shop, 1049 W. Philadelphia St., Ontario, CA 91761, Lawrence Christopher

Direct Success Publications, 25239 Noling Ct., Murrieta CA 92563, Derrick Pickett

Distraction Records, 16278 Mallory Dr., Fontana, CA 92335, Alvin Burk

Diversified Industries, 24736 Starcrest Dr., Moreno Valley

continued from page 57

Chambers of Commerce

Listed Alphabetically

Chamber of Commerce Address City, State, Zip	1998 Budget Members Year Founded	Major Events and Projects	Executive Director Phone Fax	President Phone Fax
Rancho Mirage 42-464 Rancho Mirage Lane Rancho Mirage, CA 92270	\$200,000 500 1954	Business Expo, Mayor's Breakfast, Annual Awards & Installation, Nabisco Dinah Shore Golf Tournament	Stuart Ackley (760) 568-9351 (760) 779-9684	Rosemarie Tessier (760) 773-4190 (760) 773-4188
Redlands 1 East Redlands Blvd. Redlands, CA 92373	\$500,000 600 1893	Business Expo, May; Chili Cook-Off & Fireman's Muster, July; Cable TV Auction, November	Diane Clark (909) 793-2546 (909) 335-6388	Bob Clark (909) 793-9555 (909) 793-8805
Rialto 120 N. Riverside Avenue Rialto, CA 92376	\$109,000 225 1917	Rialto Days, Business Outreach Program, Annual Business Connection, Annual Installation Dinner	Diantha C. Shaffer (909) 875-5364 (909) 875-6790	Jim Robertson (909) 873-9660 (909) 873-9661
Greater Riverside 3985 University Ave. Riverside, CA 92501	\$1,100,000 1,500 1900	Economic Development, State of City, Leadership Riverside, Division Activities, Business Expo, Installation, Legislative Breakfast, Casino Night, Golf Tournament	Art Pick (909) 683-7100 (909) 683-2670	Dee Gipson-Jimenez (909) 341-6762 (909) 782-2097
San Bernardino Area 546 W. 6th Street San Bernardino, CA 92402	WND 1,000 1910	Annual Dinner, Law Enforcement Recognition Dinner, Shadowing Days, ROTC Scholarship Golf Tournament, Principal for a Day, Business Expo	Judi Penman (909) 885-7515 (909) 384-9979	Dr. Warburton Miller N/A
San Jacinto Valley 474 W. Esplanade Ave. San Jacinto, CA 92581-1683	\$290,000 300 1927	Reverse Drawing, May; Kiner Classic Golf Tournament, October	Patti K. Drusky (909) 654-9246 (909) 654-5007	Barbara Slater (909) 927-6811 (909) 927-6812
Temecula 27450 Ynez Road, #104 Temecula, CA 92591	\$350,000 1,032 1967	February Installation Dinner, (October) Business Showcase, Monthly Mixers, (August) Temecula Valley Pageant, Monthly Breakfast, (March) Golf Tournament, Gov't Action, Various Committees	Alice Sullivan (909) 676-5090 (909) 694-0201	Melody Brunsting (909) 678-1456 N/A
Twentynine Palms 6455A Mesquite Ave. Twentynine Palms, CA 92277	WND 305 na	Bluegrass Festival, April; Pioneer Days (Including Carnival & Rodeo), October; Christmas Light Parade & Winter Fair, December	Cindy Vest (Off. Mgr.) (760) 367-3445 (760) 367-3366	Maddy Barkley (760) 367-9521 N/A
Upland 433 N. Second Street Upland, CA 91786	WND 635 1963	Business Expo, Governmental Relations, Economic Development Vital Issues Business Luncheons, Business Leads & Networking, Golf Tournament, Monte Carlo Night	Carole Anthony (CEO) (909) 931-4108 (909) 931-4184	Helene Blummer (909) 985-7286 (909) 982-0487
Victorville P.O. Box 997 Victorville, CA 92393	\$282,000 650 1913	Christmas Parade, Staff Appreciation Day Luncheon, Spring Event, Golf Tournament, Desert Golf	Michele Spears (CEO) (760) 245-6506 (760) 245-6505	Kevin Porter (760) 245-1637 (760) 245-1301
Yucaipa Valley 35139 Yucaipa Blvd., P.O. Box 45 Yucaipa, CA 92399	\$27,000 275 1915	State of City Luncheon, Golf Tournament, Installation Dinner, Progressive Dinner, Welcome Wagon	Jacque Shults (909) 790-1841 (909) 790-3484	John Simister (909) 790-1701 (909) 790-3484
Yucca Valley 56300 Twentynine Palms Hwy., Ste. D Yucca Valley, CA 92284	\$120,000 315 1951	Grubstake Days	Cheryl Nankervis (760) 365-6323 (760) 365-0763	Mike Fuson (760) 365-6323 (760) 365-0763

N/A = Not Applicable. WND = Would Not Disclose. na = not available. TBA = To Be Announced. The information in the above list was obtained from the Chambers of Commerce listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 8560 Vineyard Ave., Suite 306, Rancho Cucamonga, CA 91730. Researched by Jerry Strauss. Copyright 1998 Inland Empire Business Journal.

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SANBAG Helps Local Businesses ...

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The program consists of marketing efforts including increased signage, special local advertisements, window posters and merchant coupon booklets.

Businesses will benefit from additional street-front and on-site signage. Special advertisements will also remind patrons that local businesses remain open and provide published notices of street closures and detours.

The program is expected to last approximately a year and a

half. Businesses will benefit from the program while they are affected by the construction.

Once completed, Route 30 will extend from Route 66 in the city of La Verne to Interstate 215 in the city of San Bernardino, stretching 28.2 miles and providing a necessary link between Los Angeles and San Bernardino Counties.

For more information about the Route 30 project in San Bernardino County, call the Route 30 hotline at (888) 740-3030.

New Chicago Direct Flight for Palm Springs Airport

American Airlines will add a third direct flight between the Palm Springs Regional Airport and Chicago, the Palm Springs Desert Resorts Convention and Visitors Bureau has announced. The new flight will mean an additional 17,000 passengers will pass through the airport in 1999.

"The significance of this is the increased opportunities for travelers," said Nancy Doria,

director of airline development for the agency. The new service will begin on March 2 with a flight from Chicago and the first flight out of Palm Springs will depart on March 3.

The service is expected to last a minimum of two months. Doria said that the new service will bring an additional 278 seats per day to the resort community, and March is the peak tourist season in the area.

BANKRUPTCIES

Claudia Lynn Anderson, 29605 Solana Way, #J15, Temecula; debts: \$294,745, assets: \$171,585; Chapter 7.

Santiago Arciniega, 18135 Emanuelli Crt., Fontana; debts: \$296,855, assets: \$268,250; Chapter 7.

Don L. Berge, dba Golden Sun Realtors, 6754 Rockwood Cir., Palm Springs; debts: \$308,793, assets: \$319,900; Chapter 7.

Dinesh Chandulal Bhavsar, fdba Pioneer Chicken, C.V. Associates, 769 W. El Molino St., Bloomington; debts: \$30,874, assets: \$2,005; Chapter 7.

Philip J. Blende, W. Dianne Blende, 11171 Oakwood Dr., Loma Linda; debts: \$260,415, assets: \$167,040; Chapter 7.

Donald W. Boatright, aka Don Boatright, aka Donald Wayne Boatright, Rebecca S. Boatright, aka Rebecca Gray, aka Becky Gray, aka Rebecca Susan Gray, aka Rebecca S. Gray, aka Rebecca Boatright, aka Rebecca Susan Boatright, aka Rebecca S. Gray, dba Grayboat Consultant, 31232 Linwood, Yucaipa; debts: \$288,100, assets: \$65,678; Chapter 7.

Michael Bonnett, dba Inland Concrete Sawing, 10022 Dufferin Ave., Riverside; debts: \$23,290, assets: \$14,550; Chapter 13.

Norma Bray, aka Bray's Carpet Cleaners, 1512 E. 5th St., #9, Ontario; debts: \$54,762, assets: \$19,800; Chapter 7.

Kim Ionola Brunier, fdba Alpha Home Lones, 1919 Paseo Grande, Chino Hills; debts: \$75,874, assets: \$24,809; Chapter 13.

Gayland Elmo Burd, Marilyn Lou Burd, 45675 Caminito Olite, Temecula; debts: \$240,579, assets: \$236,150; Chapter 7.

David C. Burton, dba Get Wet Pool Service, a sole proprietorship, 57791 Coronado, Yucca Valley; debts: \$111,474, assets: \$66,415; Chapter 7.

Cecelia L. Butler, aka Cecelia Butler, fdba Cecelia's Totally Unique, 1994 Flores St., San Bernardino; debts: \$126,814, assets: \$143,500; Chapter 7.

Andrew Edward Cambroto, Louise Lillian Cambroto, 328 South Tamarisk, Rialto; debts: \$282,812, assets: \$210,520; Chapter 7.

Dave T. Caringal, aka Dalmacio T. Caringal, May C. Caringal, aka May Arline C. Caringal, 1438 West Alru St., Bloomington; debts: \$217,018, assets: \$187,600; Chapter 7.

Tyrone Samuel Carr, 29090 Gifford Ave., Moreno Valley; debts: \$584,100, assets: \$454,000; Chapter 7.

Sharron M. Close, 541 N. Main, #137, Corona; debts, assets schedules not available; Chapter 7.

Terrance Lee Darby, Pamela Jean Darby, 15160 Kingsway Dr., Lake Elsinore; debts: \$331,206, assets: \$266,561; Chapter 7.

Dwayne F. Davis, Lorraine Davis, aka Lorraine Martinez-Davis, dba Consumer Discount Source, 1119 W. Francis St., #H, Ontario; debts: \$28,801, assets: \$10,600; Chapter 7.

John Eugene Dillon, Jacquelyn Jeri Dillon, aka Jackie Jeri, aka Jackie Dillon, Jacqueline Dillon, aw United Artists Beauty College, 73-373 Country Club, #1107, Palm Desert; debts: \$1,315,014, assets: \$169,858; Chapter 7.

Nancy L. Endler, dba A 2 Z Financial & Secretarial Services, a sole proprietorship, 69456 Las Gardenias, Cathedral City; debts: \$350,405, assets: \$332,370; Chapter 7.

Scott Matthew Fenton, Denise Marleen Devine, aka Denise M. Divine, aka Denise M. Fenton, fdba Service Speed & Off Road, 68235 Santelmo, Cathedral City; debts: \$393,747, assets: \$123,750; Chapter 7.

Roy J. Fierro, Esperanza Fierro, aka Hope Fierro, fdba Roy's Maintenance & Cleaning Service, 1032 W. Crestview, Corona; debts: \$151,635, assets: \$146,799; Chapter 7.

Barry Fink, aka Barry Mark Fink, 23647 Gingerbread Dr., Murrieta; debts: \$266,169, assets: \$321,756; Chapter 7.

Frank Pastore Fostore, aka Frank P. Fostore, dba Futuristic Technologies, 26834 Mansfield St., Highland; debts, assets schedule not available; Chapter 13.

Kenneth John Fournier, Lourdes Banarez Fournier, aka Mary Fournier, dba Ken Fournier & Associates, 27340 Irma St., Perris; debts: \$175,605, assets: \$143,119; Chapter 7.

Marion Margaret Gamroth, 167 Harrub Dr., Calimesa; debts: \$720,351, assets: \$226,150; Chapter 7.

Robin S. Garcia, Adela O. Mago, aka Adela O. Garcia, 3405 E. Sunny Dunes Rd., Palm Springs; debts: \$296,986, assets: \$126,620; Chapter 7.

Dionisio S. Gelacio III, Edna G. Gelacio, 16325 La Fortuna Ln., Moreno Valley; debts: \$464,425, assets: \$323,400; Chapter 7.

James E. Halvorsen, aka Jamie Halvorsen, Olga E. Halvorsen, aka Loga Ortiz Arreguin, 7728 Lakeside St., Riverside; debts: \$312,731, assets: \$260,430; Chapter 7.

Barbara Anne Hamilton, aka Barbara A. Hamilton, fdba Natalie Rose Etc., 3130 Harrison St., San Bernardino; debts: \$115,822, assets: \$114,544; Chapter 7.

John Douglas Harrell, aka Doug Harrell, Mary L. Harrell, aka Mary Louise Harrell, aka Mary Harrell, fdba D. Harrell Transportation, fdba A Motor Express, fdba Space Place, 10448 N. Lynn Cir., #F, Mira Loma; debts: \$196,241, assets: \$15,985; Chapter 7.

Winslow L. Henry, Luzviminda F. Henry, 609 Carnation St., Palm Springs; debts: \$175,220, assets: \$248,386; Chapter 13.

Jesus M. Herrera, Magda Herrera, aka Magda L. Castro, 26731 Union St., Highland; debts: \$204,083, assets: \$146,000; Chapter 7.

Eddie G. Holden, Beckie G. Holden, faw Family Worship Center, 287 Civic Dr., Palm Springs; debts: \$67,302, assets: \$4,620; Chapter 7.

Pedro M. Infante, aka Peter Infante, fdba Pedro's Gardening, 84-781 Sunshine, Coachella; debts: \$210,827, assets: \$97,550; Chapter 7.

Michael Scott Kaprielian, Cynthia Ann Kaprielian, 5562 Bridle Crt., Fontana; debts: \$257,163, assets: \$169,400; Chapter 7.

Patrick B. Lallande, aka Patrick Brady Lallande, aka Pat O. Lallande, aka Pat B. Lallande, aka Pat Lallande, aka Patrick E. Lallande, Gailynn R. Lallande, aka Gailynn Ruth Lallande, aka Gailynn R. Schreiber, aka Gailynn Ruth Schreiber, aka Gailynn R. Lundy, aka Gailynn Ruth Lundy, dba Typewrite, 2201 Via Pacifica, Corona; debts: \$205,700, assets: \$203,900; Chapter 7.

La Mancha Sur, a California Limited partnership, 400 Avenida Caballeros, Palm Springs; debts, assets schedule not available; Chapter 11.

David Keene Leavitt, aka David K. Leavitt, aka David Leavitt, aw David K. Leavitt a Professional Law Corp., aw Adoption Law Center of Beverly Hills, 184 Hwy. 173, Unit 51, Lake Arrowhead; debts: \$8,024,090, assets: \$1,629,141; Chapter 11.

Ronald Weston Lehman, Jean

Gail Lehman, 7409 Lakeside Dr., Riverside; debts: \$258,861, assets: \$175,000; Chapter 7.

Daniel Bagga Mall, Violet Mall, 11691 Creighton St., Riverside; debts: \$373,966, assets: \$176,537; Chapter 7.

Stephen W. Marks, dba Motorcycle Escort Service, fdba SWM Marketing, 4444 Mane St., Montclair; debts: \$278,656, assets: \$167,963; Chapter 7.

Kathleen Martin, aka Kathleen Gladys Martin, B. Everett Martin, aka Barclay E. Martin, fdba Martin's Manor (S/P), 11171 Oakwood Dr., #G-206, Loma Linda; debts: \$72,818, assets: \$13,058; Chapter 7.

Leticia Martinez, aka Leticia Portillo, 6033 Jodie Ln., Riverside; debts: \$518,944, assets: \$1,850; Chapter 7.

Lilyan Marzetti, 42038 Bodie Rd., Palm Desert; debts: \$280,549, assets: \$77,888; Chapter 7.

Jon Brian McKenzie, Patricia Lynne McKenzie, 3154 Nutmeg Dr., Corona; debts: \$309,481, assets: \$303,370; Chapter 7.

Gary Wayne Miles, fdba Miles Plumbing, 81875 Avenue 48, Indio; debts, assets schedule not available; Chapter 7.

Thomas W. Moore, fdba Mister SealKote Company, a sole proprietorship, 308 Totem Pole,

Palm Springs; debts: \$10,912,223, assets: \$1,800; Chapter 7. Antonio C. Moreno, Annie P. Moreno, 1529 Virginia Dr., Colton; debts: \$204,242, assets: \$185,550; Chapter 7.

Raymond J. Murphy, aka Ray Joseph Murphy, Valerie A. Murphy, fdba Just Your Type by Valerie, 29764 Havenwood Ln., Highland; debts: \$265,697, assets: \$191,695; Chapter 7.

Edmond C. Odin, Mindy Odin, 6165 Windemere Way, Riverside; debts: \$259,536, assets: \$188,067; Chapter 7.

William Eugene Parker, Bonnie Ann Parker, 2631 Victoria Park Ave., Riverside; debts: \$220,648, assets: \$168,948; Chapter 7.

Robert Earl Patterson, Denise Renae Patterson, aka Patterson Furniture dba Factory, Country Corner, dba Furniture Factory, dba Furniture Factory Clearance Center, dba Furniture in Motion, 15151 Riverside Ln., Apple Valley; debts, assets schedule not available; Chapter 7.

Robert Orville Patterson, aka Robert O. Patterson, Shirley Patterson, aka Shirley O. Patterson, fdba Empire Transportation Services, aka Empire Transportation Service, fdba Empire Airport Transit dba Empire Enterprises, 26213 E. 23rd St., Highland; debts: \$205,224, assets: \$128,178; Chapter 7.

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 Agricultural Export Program (AEP), Calif. Dept. of Food and Agriculture
http://www.atinet.org/aep
 Bank@Home, Union Bank's Internet Banking Center
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http://www.cvmc.com
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http://www.firstfederalsgv.com
 Giant I.E. RVhttp://www.giantrv.com
 I.E. Small Business Dev. Ctrhttp://www.iesbdc.org
 Nat's Body Maintenancehttp://www.greengold-1@webtv.net
 Small Business Developm. Center.....http://www.iesbdc.org
 U.S. Presidenthttp://www.whitehouse.gov

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BULLETIN BOARD SERVICES (BBS)

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Ebiz — Business: Business management, labor laws, CPA issues, human resources, employee benefits, 14.4 baud, 24 hours; (714) 239-6864.
InvestorLink: Stock, commodity prices, real estate, daily news, personal finance, mutual funds, 28.8 baud; (818) 331-4611.
Mommadillo's BBS & Breakfast: WwivNet, E-mail, TradeWards, Lord Scrabble On-line, 14.4 baud; (310) 432-2423.
PC-Windowmaker BBS — A.U.G.I.E.: Computer user group club BBS, supporting IBM, Atari and Mac downloads, on-line games, RIP menus, 28.8 baud, (909) 637-1274.

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INVESTMENTS & FINANCE

INLAND EMPIRE BUSINESS JOURNAL/CROWELL, WEEDON STOCK SHEET

THE GAINERS
Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	% Change
Life Financial Corp.	5.38	4.00	1.38	34.5
Foothill Independent Bancorp	14.44	11.25	3.19	28.3
Modtech Inc.	19.06	16.25	2.81	17.3
Hot Topic Inc.	22.13	19.50	2.63	13.5
CVB Financial Corp.	25.75	23.06	2.69	11.7

THE LOSERS
Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	% Change
Kaiser Ventures Inc.	9.50	11.00	(1.50)	-13.6
Watson Pharmaceuticals Inc. (H)	51.81	56.75	(4.94)	-8.7
Channell Commercial Corp.	7.88	8.00	(0.13)	-1.6
United States Filter Corp.	21.00	21.25	(0.25)	-1.2
NA				

Name	Ticker	11/23/98 Close Price	11/2/98 Open Price	% Chg. Month	52 Week High	52 Week Low	Current P/E	Exch.
American States Water Co. (H)	AWR	28.50	26.56	7.3	28.75	21.13	17.6	NYSE
Channell Commercial Corp.	CHNL	7.88	8.00	-1.6	13.88	5.75	8.8	NASDAQ
CVB Financial Corp.	CVB	25.75	23.06	11.7	29.00	18.13	19.7	AMEX
Fleetwood Enterprises Inc.	FLE	33.56	33.00	1.7	48.00	25.00	11.1	NYSE
Foothill Independent Bancorp	FOOT	14.44	11.25	28.3	18.25	9.25	18.3	NASDAQ
HF Bancorp Inc.	HEMT	16.25	16.00	1.6	18.38	11.25	NM	NASDAQ
Hot Topic Inc.	HOTT	22.13	19.50	13.5	30.50	11.75	20.1	NASDAQ
Kaiser Ventures Inc.	KRSC	9.50	11.00	-13.6	14.63	8.00	NM	NASDAQ
Keystone Automotive Industries Inc	KEYS	19.75	18.50	6.8	28.13	13.88	20.6	NASDAQ
Life Financial Corporation	LFCO	5.38	4.00	34.5	26.13	2.00	NM	NASDAQ
Modtech Inc.	MODT	19.06	16.25	17.3	29.63	11.63	11.8	NASDAQ
National R.V. Holdings Inc.	NRVH	26.50	24.00	10.4	33.66	13.13	13.5	NASDAQ
PFF Bancorp Inc.	PFFB	15.00	14.63	2.6	21.38	10.75	13.9	NASDAQ
Provident Financial Holdings Inc.	PROV	16.50	15.38	7.3	24.50	13.50	14.2	NASDAQ
United States Filter Corp.	USF	21.00	21.25	-1.2	36.44	11.44	NM	NYSE
Watson Pharmaceuticals Inc. (H)	WPI	51.81	56.75	-8.7	57.88	27.75	43.5	NYSE

Notes: (H)-Stock hit 52 week high during the month, (L)-Stock hit 52 week low during the month, NM - Not Meaningful

Five Most Active Stocks

Stock	Month Volume (000's)
United States Filter Corp.	14,059
Watson Pharmaceuticals Inc. (H)	8,347
Fleetwood Enterprises Inc.	3,215
Modtech Inc.	1,980
Keystone Automotive Industries Inc	1,541
IEBJ/CW Total Volume Month	36,182

Monthly Summary 11/23/98

Advances	12
Declines	4
Unchanged	0
New Highs	2
New Lows	0

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Aquisitions, Opportunities put Watson Pharmaceuticals in Good Health

In the roller-coaster world of pharmaceutical stocks, Corona-based Watson Pharmaceuticals (WPI) is a rising star. Since 1995, the company's revenues have more than tripled, rising from \$192.5 million to \$625 million for next year.

Watson manufactures 85 products in more than 200 dosage strengths. It has been focused mainly on producing generic drugs, but is now shifting to include higher margin proprietary medications as well. That work is being concentrated in women's health, dermatology and neuropsychiatry. To bolster those efforts, the company has recently established a 300-person sales force.

Watson received 11 product approvals from the FDA in 1997, and has 16 applications for new drugs pending. It launched four new products in the first half of this year. The

market for these new products is estimated at \$2 billion, and Watson estimates \$80 million in sales for them by the end of 1999.

The company was formed by Dr. Allen Chao in 1984 and had its IPO in 1993. Its niche is off-patent drugs that require specialized manufacturing expertise. Included in that description are narcotic painkillers which are heavily regulated by more than one agency, and other products which are similarly hard to produce.

Branded drugs accounted for about 40 percent of the firm's 1997 revenue, but made about 54 percent of its gross profits.

Watson has recently acquired several other generic and branded drug producers including Royce Laboratories,

Oclassen Pharmaceuticals and Rugby Group. Additionally, the company holds 18 percent of Andrx corporation and is in a joint venture with Mylan Laboratories called Somerset Pharmaceuticals, of which it owns another 50 percent.

These acquisitions have given WPI 35 products and licenses, a strong R&D organization and telemarketing capabilities. Oclassen gave Watson access to the growing dermatology market, and has added about \$50 million in sales.

With a number of prescription drug patents set to expire in the coming years, Watson should have a number of opportunities to grow its generic business as well.

Watson has had 22 consecutive quarters of record results since its 1993 IPO.

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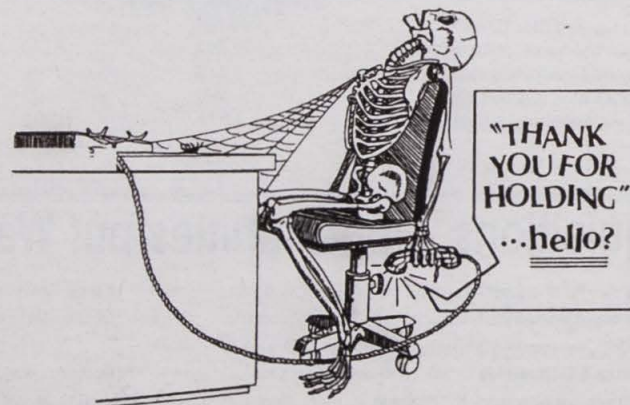
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2 The Employers' Group will be hosting a seminar on basic personnel law from 9:00 a.m. - 4:00 p.m. Dec. 2 & 3 at the Ontario Holiday Inn, 3400 Shelby St., Ontario, CA. Call (909) 784-9430 for reservations. The prices are: \$345.00 for members, \$430.00 for non-members and \$325.00 for parties of three or more.

3 The Employers Group will be hosting a seminar on management skills for successful

supervisors from 9:00 a.m. - 4:00 p.m. at the Employers Group regional office at Mission Lake Centre, 3600 Lime St., Ste. 421, Riverside, CA. The cost is \$195.00 for members, \$245.00 for non-members and \$175.00 for parties of three or more. For more information, please call (909) 784-9430.

The Palm Springs Virtual University will be dedicated during a special ceremony at 7:00 p.m. at the Palm Springs Library Center,

300 South Sunrise Way in Palm Springs. Refreshments will be served. The Palm Springs Virtual University is a program which gives access to higher education via the Internet at library locations.

4 "How to Survive (and Even Thrive) in a Turbulent Global Economy" will be the theme of the annual Economic Forecast Conference at Cal State University, San Bernardino on Friday, Dec. 4, 1998. The conference begins at 7:30 a.m. and should wrap up at about 10:30 a.m. It will be held at the CSUSB Student Union Events Center. The goal of the conference is to study how the global economy affects businesses and public agencies in the Inland Empire. A panel of economic and industry experts will provide salient information on surviving in a time of turbulent economic and political changes throughout the world. Invited speakers include State Senator Jim Brulte, 31st District Senate and John Husing, Ph.D., Inland Empire economist. Call the office of extended education at Cal State San Bernardino for registration information at (909) 880-5981, x310.

8 The second workshop in a three-part series for entrepreneurs will be held at National University in Costa Mesa. The meeting runs from 12:30 p.m. to 3:00 p.m. at National University 3390 Harbor Blvd. in Costa Mesa. There is a \$25 fee for each workshop, with a \$5.00 discount if prepaid. The topic of discussion will be the marketing of small businesses. The discussion leader will be Joe Di Stanislao, who will include entrepreneurial marketing, the "guerrilla difference" and tools to achieve objectives and goals.

9 The Employers' Group will be hosting a seminar on time management techniques from 9:00 a.m. - 4:00 p.m. at the Employers Group regional office at

Mission Lake Centre, 3600 Lime St., Ste. 421, Riverside. The phone number for reservations is (909) 784-9430. The cost is \$195.00 for members, \$245.00 for non-members and \$175.00 for parties of three or more.

10 The Employers group will be hosting a seminar on behavioral employment interviewing from 9:00 a.m. to 4:00 p.m. at the Employers Group regional office at Mission Lake Center, 3600 Lime St., Ste. 421, Riverside. The phone number for reservations is (909) 784-9430. The cost is \$195.00 for members, \$245.00 for non-members and \$175.00 for parties of three or more.

15 The final workshop in a three-part series for entrepreneurs will be held at National University in Costa Mesa. The meeting runs from 12:30 p.m. to 3:00 p.m. at National University 3390 Harbor Blvd. in Costa Mesa. There is a \$25 fee for each workshop, with a \$5.00 discount if prepaid. The topic will be "Exporting & Importing - an Entrepreneur's Guide to Global Profits." The discussion leader will be Mickey Flicker. Discussion items will include finding products, services, customers and getting paid; finding custom brokers; agents and freight forwarders (I.F.F.); and exporting with help from U.S. government offices.

17 Indian Wells will present its 1998 "Small Business Holiday Party" from 6:30 p.m. to 11:00 p.m. at the Indian Wells Country Club 46-000, Club Drive in Indian Wells. Relax and enjoy delicious food, drinks, champagne and eggnog, Christmas carolers and live entertainment with your local business colleagues. For more information and reservations, contact Kathi Michael, private party director at (909) 345-2561.

Monday

Business Builders of Rancho Cucamonga, weekly, 7 a.m. at Socorro's Mexican Restaurant, 10276 Foothill Blvd., Rancho Cucamonga. Membership: \$25. Contact: Dawn Grey, (909) 484-5244; Shirley Patrick, (909) 625-2386.

Personal Break Through/Networking, weekly 7 a.m. at 7385 Carnelian St., Rancho Cucamonga. The club meets to discuss maximizing-business and personal leverage. Contact: Warren Hawkins, (909) 626-2681 or (909) 517-0220 (pager).

Tuesday

Business Network International, La Verne Chapter, weekly, 7 a.m. at Cino's, 309 E. Foothill Blvd., Pomona. Contact: Donald Clague, (909) 593-3511.

Business Network International, Inland Valley Chapter, weekly, 7 to 8:30 a.m. at Mimi's Cafe, 10909 Foothill Blvd., Rancho Cucamonga. Contact: Michael Bailey, (909) 948-7650.

Ali Lassen's Leads Club, Claremont Chapter, weekly, 7:15 a.m. at the Claremont Inn, 555 W. Foothill Blvd., Claremont. Contact: Philip Board, (909) 981-1720. Regional office: (800) 767-7337.

Wednesday

Business Network International, Victor Valley Chapter, weekly, 7 a.m. at Marie Callenders, 12180 Mariposa Rd., Victorville. Visitors welcome. Contact: Jo Wollard (760) 241-1633.

Business Network International, Chino Valley Chapter, weekly, 7 a.m. at Mimi's Cafe, Spectrum Marketplace, 3890 Grand Ave., Chino. Contact: Mike Agee, (909) 591-0992.

Business Network International, Rancho Cucamonga Chapter, weekly, 7 a.m. at Plum Tree Restaurant, 1170 W. Foothill Blvd., Rancho Cucamonga. Contact: Michael Cunerty, (909) 467-9612.

West End Executives' Association, weekly, 7 to 8 a.m. at Ontario Airport Marriott Hotel, 2200 E. Holt Blvd., Ontario.

Contact: (909) 949-3525, or (818) 960-5834.

Toastmasters Club 6836, the Inland Valley Earlybirds of Upland, weekly 6:45 a.m. at Denny's, northwest corner of Seventh Street and Mountain Avenue in Upland. Info: Nancy Couch, (909) 621-4147.

The Institute of Management Accountants Inland Empire Chapter, the fourth Wednesday of the month, 6:30 a.m. at the Mission Inn, 3649 Seventh St., Riverside. Contact: Ester Jamora (818) 305-7200 Ext. 106.

The Rancho Cucamonga Women's Chapter of Ali Lassen's Leads Club, weekly, 7:15 a.m. at Mimi's Cafe, 370 N. Mountain Avenue. Info: Patricia Brookings, (909) 981-4159 or (909) 594-5159.

Thursday

Consumer Business Network, weekly, 7 a.m. at Michael Js, 201 N. Vineyard Ave., Ontario. Meeting Charge: \$15 including breakfast. Contact: (818) 446-1986. Host: Sandy Patterson.

Business Network International, Upland Chapter, weekly, 7 a.m. at Denny's, 385 S. Mountain Ave., Upland. Contact: Jim Mangiapane, (909) 946-6616.

Friday

Sales Success Institute - "Prospecting Without Cold-Calling!" with D. Forbes Ley, author of "Success Today!" weekly, 1:30 p.m. to 5:00 p.m. at the Ontario Airport Marriott. Free, but reservations a must. Call (800) 772-1172. Preview: www.sell-fast.com.

Saturday

People Helping People to Keep Dreams Alive!, weekly, 1:30 p.m. at The Peoples Place, 135 W. First Street, Claremont. Info: Dr. D.M. Yee, (909) 624-6663.

Sunday

Claremont Master Motivators Toastmasters Club, weekly, 6 to 7:30 p.m. in the Jagels Building at Claremont Graduate School, 165 E. 10th St., Claremont. Contact: Chuck or Dolores Weck, (909) 982-3430.

EXECUTIVE TIME OUT

Exploring at The Tech Museum of Innovation

by Camille Bounds

Notice to all dictionaries - new definition of "serendipity": The Tech Museum of Innovation.

Create a roller coaster

Suit up in a clean room bunny-suit and assemble a microchip. Design a mountain bike. Create a roller coaster and ride it. Perform the newest type of an artery bypass, called keyhole surgery, through a small hole in the chest of a willing human like dummy. Build a satellite. Wipe out on the same bob sled simulator used by the U.S. Olympic team. Maneuver deep ocean robots. Take an ultrasound of your hand and play with it. Solve a murder mystery with DNA. Take home a picture of your 3-D scanned head. Make an earthquake and, if that isn't enough, Mount Everest.

A \$96 million masterpiece.

All this and much, much more can be found at the new Tech Museum of Innovation ("the Tech"), located in the heart of Silicon Valley in San Jose. It was 20 years in the planning and cost a whopping \$96 million, of which an amazing \$25 million came from local contributors. The Tech Museum of Innovation opened on Halloween eve to throngs of guests who swarmed over the 130,000 plus square-foot, magnificent, three-story mango-azure colored, three-story building.

Four fascinating themes

The museum is divided into four galleries. Each was developed and designed specifically for the Tech with tender loving care by dedicated, creative, cutting-edge, state-of-the-art geniuses. The corresponding general themes of technology include "Communication: Global Connections," "Exploration: New Frontiers," "Innovations: Silicon Valley and Beyond" and "Life Tech: The Human Machine."

There are at least 400 exhibits, mostly hands-on displays, many interactive with one another, each more fascinating than the next. Adults and kids alike hover entranced, on and

around the exhibits, then must tear themselves away to make room for the next person.

An IMAX to remember

The 12,000 square-foot, 295 seat Hackworth Dome Theater is an attraction unto itself. It uses the largest film frame in motion picture history — a 70mm, 15-perforation format — that runs 24 frames per

the theater make it "acoustically dead," meaning all of the sound is absorbed by the audience or the theater itself. This results in superior clarity of the amplified sound. A total of 44 large speakers, powered by more than 13,000 watts of amplification, are located in six large clusters behind the dome screen. Twenty-two amplifiers are located in the projection room. Power,

The Tech Museum allows visitors to satisfy their curiosity about new worlds with technologies that give their imaginations the tools to take them to places they have only been able to imagine. Visitors take a fantastic voyage with technology that transports them to the center of the Earth, the ocean depths, and the surface of Mars.

second through the projector. The film advances through the projector horizontally in a wave-like action that is key to the superior picture sharpness and steadiness. The hemispherical dome screen is 82 feet in diameter. The projector is the size of a Volkswagen Beetle, and weighs 2,000 pounds. The accompanying film reel unit weighs 2,200 pounds. To minimize obstructions within the theater, a dust-free projection and operator's room is below the theater floor. The glass-walled projection room and all the equipment inside can be viewed from the theater lobby. Once the film is loaded the projector is lifted by a special elevator 22 feet into the projection box for projecting.

A sound track like no other

The sound tracks of IMAX are not a part of the film print. The sound is on a compact disc and is synchronized with the picture by a high-tech digital theater audio controller. The design and materials in

rather than volume, produces life-like surround sounds from the softest whispers or breezes to the roar of crashing waves.

Steeplly terraced rows nestle the reclining seats with head rests adjusted to different pitches throughout the theater for the best viewing anywhere in the house.

Exhilarating adventure

To match the grandeur of this magnificent theater the first feature to be shown is the stunning "Everest." It's an unbelievable film showing the ascent of Mount Everest with all the exhilarating adventures that goes with climbing 29,000 feet to the highest most treacherous peak in the world.

Remarkably beautiful film

While the theater embraces and lets the audience participate in the arduous dangerous climb, where each step is a Herculean feat, each breath a torturous effort, you suddenly realize there is a cameraman

and an assistant following the climbers with a newly developed IMAX 45-pound camera taking this amazing, remarkably beautiful film. It is an almost incomprehensible, unbelievable thought. The filming inadvertently took place this past year, during one of the greatest tragedies on Everest, and the audience is a part of the heart wrenching decisions and losses. They are also there when the climbers make that final painful, glorious push and stand on top of Everest. It is an amazing view from a spot on top of the world the size of a large dinner table top.

Mesmerizing and entertaining

That is what this whole presentation is all about, an experience that would have invented the word "serendipity" if it hadn't already been created. No Matterhorn, no Mickey Mouse, no Electric Parades, no fireworks. The Tech Museum of Innovation can hold its own and say, with confidence and pride, "Move over Disneyland, Great America, Six Flags and Magic Mountain, I am as mesmerizing and as fascinating and entertaining as anything any of you have to offer. And besides, I educate as I capture the imagination of my admirers."

There is nothing like me anywhere else on Earth. This is really comparing apples and oranges, but for entertainment and educational value and more bang for way less bucks, the Tech can't be beat. Entry for exhibits or IMAX only are: \$8.00 general admission; \$6.00 children; and \$7.00 seniors. Combination tickets for both exhibits and IMAX are: \$13.50 general admission; \$10.00 children; and \$12.50 seniors. For general information and operating hours call (408) 294-TECH. The Tech's WorldWide Web address is: <http://www.thetech.org>. Getting from Ontario, Orange County or Los Angeles to San Jose on Southwest and Reno Air is fast and reasonable

Camille Bounds is the Travel Editor for The Inland Empire Business Journal and Sunrise Publications.

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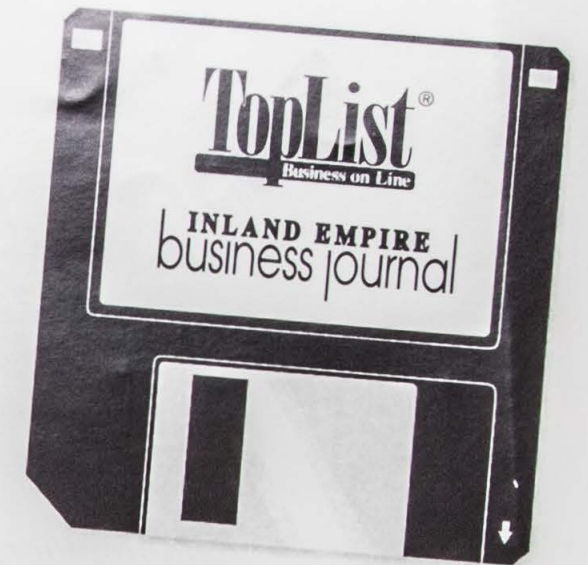
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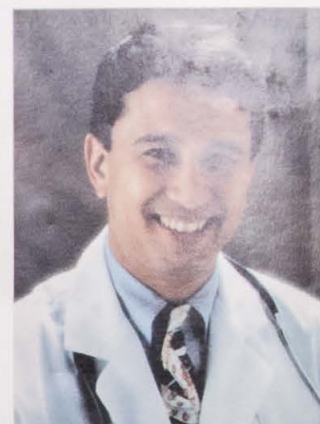
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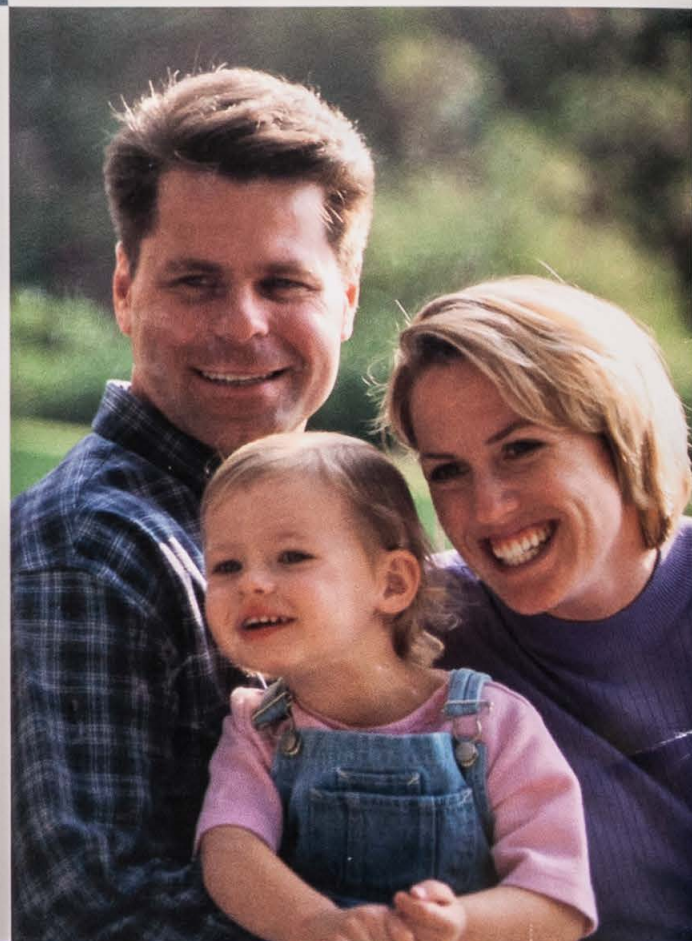
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